



Bank Holding Company Performance Report December 31, 2021—FR BHCPR

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BHC Name [FIRSTBANK HOLDING COMPANY](#)

City/State [LAKEWOOD, CO](#)

Bank Holding Company Information

Federal Reserve District: [10](#)

Consolidated Assets (\$000): [28,854,853](#)

Peer Group Number: [1](#) Number in Peer Group: [130](#)

Number of Bank Subsidiaries: [1](#)

Peer Group Number	Description
1	Consolidated assets equal to or greater than \$10 billion
2	Consolidated assets between \$3 billion and \$10 billion
3	Consolidated assets between \$1 billion and \$3 billion
4	Consolidated assets between \$500 million and \$1 billion
5	Consolidated assets less than \$500 million (starting March 2006 includes former peer group 6)
6	Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7)
7	Consolidated assets less than \$150 million (valid only prior to March 2003)
9	Atypical and second-tier holding companies

1	Consolidated assets equal to or greater than \$10 billion
2	Consolidated assets between \$3 billion and \$10 billion
3	Consolidated assets between \$1 billion and \$3 billion
4	Consolidated assets between \$500 million and \$1 billion
5	Consolidated assets less than \$500 million (starting March 2006 includes former peer group 6)
6	Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7)
7	Consolidated assets less than \$150 million (valid only prior to March 2003)
9	Atypical and second-tier holding companies

Mailing Address:

FIRSTBANK HOLDING COMPANY
12345 W COLFAX AVENUE
LAKEWOOD, CO 80215

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Summary Ratios

	12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017		
Average assets (\$000)	26,472,878			22,036,982			19,107,642			18,059,784			17,183,550		
Net income (\$000)	309,429			237,688			270,800			271,116			212,560		
Number of BHCs in peer group	130			128			125			118			108		
	BHC	Peer # 1	Pct												
Earnings and Profitability:															
Percent of Average Assets															
Net interest income (tax equivalent)	2.58	2.60	42	2.94	2.77	58	3.48	3.01	72	3.53	3.08	73	3.49	2.92	84
+ Non-interest income	0.54	1.04	23	0.57	1.21	24	0.70	1.32	21	0.75	1.31	24	0.75	1.35	21
- Overhead expense	1.59	2.17	12	1.92	2.57	20	2.28	2.69	30	2.28	2.71	26	2.24	2.72	23
- Provision for credit losses	0.01	-0.09	76	0.20	0.51	14	0.07	0.15	28	0.04	0.14	21	0.05	0.16	20
+ Securities gains (losses)	0	0.01	42	0	0.02	16	0	0.01	50	0	0	28	0.01	0.01	60
+ Other tax equivalent adjustments	0.01	0	91	0.01	0	90	0.02	0	92	0.01	0	90	0	0	87
= Pretax net operating income (tax equivalent)	1.52	1.66	40	1.40	1.04	76	1.85	1.56	74	1.96	1.57	84	1.97	1.43	88
Net operating income	1.17	1.26	44	1.08	0.81	75	1.42	1.19	75	1.50	1.24	78	1.24	0.89	83
Net income	1.17	1.26	44	1.08	0.82	74	1.42	1.19	75	1.50	1.24	78	1.24	0.90	83
Net income (Subchapter S adjusted)		1.97			1.18			1.17			1.42			0.99	
Percent of Average Earning Assets															
Interest income (tax equivalent)	2.72	3.06	25	3.21	3.55	24	4.07	4.41	28	4.01	4.24	34	3.74	3.80	44
Interest expense	0.07	0.25	11	0.17	0.52	6	0.49	1.08	11	0.37	0.86	10	0.13	0.60	4
Net interest income (tax equivalent)	2.65	2.80	34	3.03	3.01	45	3.58	3.33	59	3.64	3.38	61	3.61	3.19	71
Losses, Allowance, and Past Due + Nonaccrual															
Net loan and lease losses / Average loans and leases	0.01	0.11	19	0.03	0.27	10	0.03	0.21	16	0.04	0.22	19	0.05	0.24	20
Earnings coverage of net loan and lease losses (X)	201.17	39.72	93	106.88	22.91	91	98.85	24.40	91	83.42	21.75	90	71.68	19.67	89
Allowance for loan and lease losses / Total loans and leases not held-for-sale	1.09	1.23	38	1.14	1.58	24	0.95	0.83	65	0.93	0.90	54	0.94	0.98	48
Allowance for loan and lease losses / Total loans and leases	1.09	1.20	41	1.13	1.55	25	0.95	0.81	65	0.93	0.89	54	0.94	0.96	49
Nonaccrual loans and leases + OREO / Total loans and leases + OREO	0.08	0.49	4	0.09	0.71	4	0.05	0.57	4	0.06	0.61	4	0.10	0.72	4
30-89 days past due loans and leases / Total loans and leases	0.36	0.32	64	0.51	0.39	71	0.55	0.43	73	0.62	0.44	80	0.14	0.47	11
Liquidity and Funding															
Net noncore funding dependence	-8.77	-2.33	31	-4.29	3.20	29	-7.80	14.45	5	-3.26	16.62	5	-2.42	17.03	6
Net short-term noncore funding dependence	-9.15	-7.71	40	-4.72	-4.76	44	-8.62	3.38	14	-3.73	4.66	17	-3.01	4.83	22
Net loans and leases / Total assets	47.32	58.67	17	53.20	61.58	20	57.06	63.77	23	57.47	63.98	24	57.66	62.73	27
Capitalization															
Tier 1 leverage ratio	7.35	8.98	13	7.94	9.13	14	9.11	9.76	37	9.10	9.71	34	8.84	9.53	27
Holding company equity capital / Total assets	7.05	10.71	5	8.02	11.16	8	9.23	12.43	14	9.07	12.22	8	8.71	11.94	6
Total equity capital (including minority interest) / Total assets	7.05	10.82	3	8.02	11.29	6	9.23	12.57	10	9.07	12.27	7	8.71	12.01	6
Common equity tier 1 capital / Total risk-weighted assets	14.22	12.42	79	15.77	12.38	86	16.50	12.17	90	16.14	12.12	86	15.32	12.19	81
Net loans and leases / Equity capital (X)	6.71	5.53	75	6.63	5.58	75	6.18	5.21	73	6.33	5.29	74	6.62	5.27	76
Cash dividends / Net income	49.98	28.27	90	64.59	42.30	83	46.79	33.12	77	33.38	27.31	62	39.04	31.29	61
Cash dividends / Net income (Subchapter S adjusted)		3.14			-0.65			-12.02			17.36			47.52	
Growth Rates															
Assets	17.91	10.50	80	22.53	16.68	68	7.50	9.26	56	5.73	7	58	3.08	8.28	33
Equity capital	3.72	7.46	44	6.48	6.99	53	9.36	10.49	61	10.07	7.89	72	8.43	10.18	62
Net loans and leases	4.89	3.36	61	14.24	9.07	75	6.74	9.10	56	5.39	7.89	41	6.50	9.38	49
Noncore funding	-19.25	-14.79	39	-24.23	-12.18	37	115.85	6.59	97	-18.32	10.67	8	-48.59	5.59	2
Parent Company Ratios															
Short-term debt / Equity capital	0	0.57	38	0	0.77	38	0	1.02	36	0	1.14	37	0.16	1.07	74
Long-term debt / Equity capital	0	10.95	12	0	13.56	10	0	13.04	13	0	13.37	15	0	12.69	16
Equity investment in subsidiaries / Equity capital	94.09	103.22	7	92.84	102.81	7	93.14	103.22	7	95.04	103.10	12	96.07	102.10	21
Cash from ops + noncash items + op expense / Op expense + dividends	95.57	154.48	21	111.47	147.24	35	135.18	190.27	32	135.02	174.91	33	122.39	148.20	44

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Income Statement—Revenues and Expenses

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017	Percent Change	
						1-Year	5-Year
Interest and fees on loans.....	571,193	557,784	536,290	495,610	447,805	2.40	39.82
Income from lease financing receivables.....	0	0	0	0	0		
Fully taxable income on loans and leases.....	550,767	536,696	518,007	481,139	436,054	2.62	37.74
Tax-exempt income on loans and leases.....	20,426	21,088	18,283	14,471	11,751	-3.14	135.65
Estimated tax benefit on income on loans and leases.....	4,582	5,465	4,497	3,585	6,264	-16.16	-0.99
Income on loans and leases (tax equivalent).....	575,775	563,249	540,787	499,195	454,069	2.22	39.36
Investment interest income (tax equivalent).....	120,243	115,810	196,092	191,167	163,662	3.83	-16.80
Interest on balances due from depository institutions.....	1,413	3,913	17,281	9,323	3,431	-63.89	-54.97
Interest income on other earning assets.....	2,350	1,444	1,669	1,485	824	62.74	284.62
Total interest income (tax equivalent).....	699,781	684,416	755,829	701,170	621,986	2.24	24.64
Interest on time deposits of \$250K or more	1,921	5,275	7,187	1,523	977	-63.58	
Interest on time deposits < \$250K.....	4,511	11,672	15,604	6,794	2,691	-61.35	
Interest on foreign office deposits	0	0	0	0	0		
Interest on other deposits	3,369	13,360	65,698	49,833	9,382	-74.78	-58.37
Interest on other borrowings and trading liabilities.....	8,220	6,526	2,724	5,807	8,374	25.96	-2.54
Interest on subordinated debt and mandatory convertible securities	0	0	0	0	0		
Total interest expense.....	18,021	36,833	91,213	63,957	21,424	-51.07	-18.57
Net interest income (tax equivalent).....	681,760	647,583	664,616	637,213	600,562	5.28	26.42
Non-interest income.....	143,232	126,328	134,240	134,865	129,677	13.38	5.19
Adjusted operating income (tax equivalent)	824,992	773,911	798,856	772,078	730,239	6.60	22.14
Overhead expense.....	422,093	423,771	435,809	412,298	384,418	-0.40	14.16
Provision for credit losses.....	3,419	43,482	12,567	7,652	9,379		-62.15
Securities gains (losses)	75	0	69	-255	1,086		-63.41
Other tax equivalent adjustments	1,554	1,177	3,384	2,117	457	32.03	312.20
Pretax net operating income (tax equivalent).....	401,598	307,774	354,010	354,128	337,985	30.48	35.10
Applicable income taxes	81,445	57,307	68,442	69,103	100,608	42.12	-0.91
Tax equivalent adjustments	10,724	12,779	14,768	13,909	24,817	-16.08	-56.11
Applicable income taxes (tax equivalent).....	92,169	70,086	83,210	83,012	125,425	31.51	-13.56
Minority interest	0	0	0	0	0		
Net income before discontinued operations, net of minority interest	309,429	237,688	270,800	271,116	212,560	30.18	62.32
Discontinued operations, net of applicable income taxes.....	0	0	0	0	0		
Net income attributable to holding company.....	309,429	237,688	270,800	271,116	212,560	30.18	62.32
Memoranda							
Net income - holding company and noncontrolling (minority) interest.....	309,429	237,688	270,800	271,116	212,560	30.18	62.32
Investment securities income (tax equivalent).....	120,243	115,810	196,092	191,167	163,662	3.83	-16.80
US Treasury and agency securities (excluding mortgage-backed securities)	9,840	8,734	22,250	22,825	9,605	12.66	236.53
Mortgage-backed securities	76,216	63,338	122,009	109,994	85,207	20.33	11.52
All other securities	34,187	43,738	51,833	58,348	68,850	-21.84	-53.34
Cash dividends declared.....	154,665	153,526	126,704	90,505	82,991	0.74	99.98
Common	154,051	152,923	126,146	90,001	82,533	0.74	100.21
Preferred.....	614	603	558	504	458	1.82	56.23

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Relative Income Statement and Margin Analysis

	12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017		
	BHC	Peer # 1	Pct												
Percent of Average Assets															
Interest income (tax equivalent)	2.64	2.85	31	3.11	3.27	33	3.96	4	48	3.88	3.87	54	3.62	3.47	62
Less: Interest expense	0.07	0.23	12	0.17	0.48	10	0.48	0.98	12	0.35	0.79	10	0.12	0.55	4
Equals: Net interest income (tax equivalent)	2.58	2.60	42	2.94	2.77	58	3.48	3.01	72	3.53	3.08	73	3.49	2.92	84
Plus: Non-interest income	0.54	1.04	23	0.57	1.21	24	0.70	1.32	21	0.75	1.31	24	0.75	1.35	21
Equals: adjusted operating income (tax equivalent)	3.12	3.70	20	3.51	4.04	25	4.18	4.41	39	4.28	4.46	41	4.25	4.33	48
Less: Overhead expense	1.59	2.17	12	1.92	2.57	20	2.28	2.69	30	2.28	2.71	26	2.24	2.72	23
Less: Provision for credit losses	0.01	-0.09	76	0.20	0.51	14	0.07	0.15	28	0.04	0.14	21	0.05	0.16	20
Plus: Realized gains (losses) on held-to-maturities securities	0	0	49	0	0	46	0	0	49	0	0	2	0	0	47
Plus: Realized gains (losses) on available-for-sale securities	0	0.01	42	0	0.02	17	0	0.01	50	0	0	50	0.01	0.01	62
Plus: other tax equivalent adjustments	0.01	0	91	0.01	0	90	0.02	0	92	0.01	0	90	0	0	87
Equals: Pretax net operating income (tax equivalent)	1.52	1.66	40	1.40	1.04	76	1.85	1.56	74	1.96	1.57	84	1.97	1.43	88
Less: Applicable income taxes (tax equivalent)	0.35	0.38	42	0.32	0.23	76	0.44	0.36	74	0.46	0.33	86	0.73	0.55	74
Less: Minority interest	0	0	40	0	0	42	0	0	36	0	0	36	0	0	34
Equals: Net operating income	1.17	1.26	44	1.08	0.81	75	1.42	1.19	75	1.50	1.24	78	1.24	0.89	83
Plus: Net extraordinary items	0	0	50	0	0	50	0	0	50	0	0	51	0	0	48
Equals: Net income	1.17	1.26	44	1.08	0.82	74	1.42	1.19	75	1.50	1.24	78	1.24	0.90	83
Memo: Net income (last four quarters)	1.17	1.26	44	1.08	0.82	74	1.42	1.19	75	1.50	1.24	78	1.24	0.91	83
Net income—BHC and noncontrolling (minority) interest	1.17	1.27	42	1.08	0.83	74	1.42	1.20	75	1.50	1.25	78	1.24	0.91	82
Margin Analysis															
Average earning assets / Average assets	97.18	93.08	91	96.85	92.32	92	97.11	91.05	96	96.91	91.48	94	96.76	91.61	93
Average interest-bearing funds / Average assets	82.51	61.99	94	82.17	64.06	94	83.36	65.57	95	83.41	65.56	94	83.87	65.75	96
Interest income (tax equivalent) / Average earning assets	2.72	3.06	25	3.21	3.55	24	4.07	4.41	28	4.01	4.24	34	3.74	3.80	44
Interest expense / Average earning assets	0.07	0.25	11	0.17	0.52	6	0.49	1.08	11	0.37	0.86	10	0.13	0.60	4
Net interest income (tax equivalent) / Average earning assets	2.65	2.80	34	3.03	3.01	45	3.58	3.33	59	3.64	3.38	61	3.61	3.19	71
Yield or Cost															
Total loans and leases (tax equivalent)	4.27	4.01	69	4.50	4.27	68	4.90	5.09	44	4.76	4.95	45	4.58	4.52	59
Interest-bearing bank balances	0.10	0.14	12	0.27	0.27	52	1.85	2.04	37	1.56	1.64	42	0.93	1.05	31
Federal funds sold and reverse repos		0.25			0.68			2.44			2.17			1.41	
Trading assets		0.45			0.60			0.99			1.11			1.11	
Total earning assets	2.68	3.04	25	3.15	3.51	25	4.01	4.36	27	3.94	4.20	32	3.59	3.73	43
Investment securities (tax equivalent)	1.11	1.77	6	1.66	2.25	11	3.06	2.76	79	3.05	2.68	79	2.66	2.47	70
US Treasury and agency securities (excluding mortgage-backed securities)	1.07	1.14	46	1.32	1.75	30	2.58	2.32	74	2.30	2.05	70	1.58	1.62	43
Mortgage-backed securities	0.81	1.57	1	1.09	2.05	2	2.68	2.61	62	2.56	2.50	59	1.94	2.23	20
All other securities	4.56	2.81	88	4.92	3.24	88	5.36	4.06	84	5.64	4.20	85	6.21	3.66	92
Interest-bearing deposits	0.05	0.21	6	0.17	0.53	7	0.56	1.10	12	0.39	0.81	12	0.09	0.49	4
Time deposits of \$250K or more	0.64	0.66	48	1.31	1.42	37	1.99	1.96	47	0.79	1.44	8			
Time deposits < \$250K	0.47	0.62	35	1.09	1.36	23	1.49	1.82	29	0.77	1.29	16			
Other domestic deposits	0.02	0.15	2	0.08	0.36	2	0.46	0.93	14	0.36	0.67	16			
Foreign deposits		0.14			0.42			1.19			0.97			0.51	
Federal funds purchased and repos	0	0.17	9	0.66	0.62	67	0	1.86	2	0	1.51	1	0	0.94	2
Other borrowed funds and trading liabilities	10.39	1.27	99	9.38	1.50	99	2.51	2.38	61	2.18	2.28	46	4.05	1.77	95
All interest-bearing funds	0.08	0.37	4	0.20	0.74	2	0.57	1.49	5	0.42	1.19	5	0.15	0.82	1

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Non-interest Income and Expenses

Dollar Amount in Thousands	12/31/2021	12/31/2020		12/31/2019		12/31/2018		12/31/2017							
Non-interest Income and Expenses															
Total non-interest income	143,232		126,328		134,240		134,865		129,677						
Fiduciary activities income	0		0		0		0		0						
Service charges on deposit accounts - domestic	45,793		42,552		51,510		49,052		46,509						
Trading revenue.....	0		0		0		0		0						
Investment banking fees and commissions.....	0		0		0		0		0						
Insurance activities revenue.....	0		0		0		0		0						
Venture capital revenue.....	0		0		0		0		0						
Net servicing fees	652		-749		-17		2,059		1,024						
Net securitization income	0		0		0		0		0						
Net gains (losses) on sales of loans, OREO, other assets.....	9,297		10,071		5,683		3,668		4,665						
Other non-interest income.....	87,490		74,454		77,064		80,086		77,479						
Total overhead expenses	422,093		423,771		435,809		412,298		384,418						
Personnel expense.....	242,098		249,153		253,691		233,096		212,763						
Net occupancy expense.....	49,479		51,000		49,645		48,101		48,217						
Goodwill impairment losses	0		0		0		0		0						
Amortization expenses and impairment loss (other intangible assets).....	106		106		106		106		106						
Other operating expenses.....	130,410		123,512		132,367		130,995		123,332						
Fee income on mutual funds and annuities.....	0		0		0		0		0						
Memoranda															
Assets under management in proprietary mutual funds and annuities.....	0		0		0		0		0						
Number of equivalent employees	2,714		2,836		2,973		2,837		2,630						
Average personnel expense per employee.....	89.20		87.85		85.33		82.16		80.90						
Average assets per employee.....	9,754.19		7,770.45		6,427.06		6,365.80		6,533.67						
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Analysis Ratios															
Mutual fund fee income / Non-interest income	0	2.17	11	0	2.02	10	0	2.72	10	0	3.08	7	0	2.85	9
Overhead expenses / Net Interest Income + non-interest income	51.74	59.28	20	55.59	62.28	27	55.34	61.29	23	54.23	60.88	21	54.46	63.61	18
Percent of Average Assets															
Total overhead expense	1.59	2.17	12	1.92	2.57	20	2.28	2.69	30	2.28	2.71	26	2.24	2.72	23
Personnel expense.....	0.91	1.21	19	1.13	1.30	31	1.33	1.41	41	1.29	1.44	36	1.24	1.42	34
Net occupancy expense.....	0.19	0.23	27	0.23	0.26	34	0.26	0.28	42	0.27	0.28	43	0.28	0.29	49
Other operating expenses.....	0.49	0.72	12	0.56	0.94	14	0.69	0.97	27	0.73	0.97	26	0.72	1	23
Overhead less non-interest income	1.05	1.10	38	1.35	1.25	55	1.58	1.32	66	1.54	1.38	57	1.48	1.34	60
Percent of Adjusted Operating Income (Tax Equivalent)															
Total overhead expense	51.16	58.83	20	54.76	61.82	24	54.55	60.64	22	53.40	60.37	19	52.64	62.73	16
Personnel expense.....	29.35	32.93	27	32.19	32.36	44	31.76	32.39	44	30.19	32.51	32	29.14	32.93	27
Net occupancy expense.....	6	6.23	48	6.59	6.58	51	6.21	6.52	44	6.23	6.48	43	6.60	6.70	46
Other operating expenses.....	15.82	19.18	24	15.97	22.28	20	16.58	21.20	26	16.98	20.90	27	16.90	22.41	18
Total non-interest income	17.36	27.67	28	16.32	28.83	24	16.80	29.23	24	17.47	28.50	24	17.76	31.08	22
Fiduciary activities income	0	2.20	13	0	2.09	12	0	1.97	14	0	2.14	13	0	2.38	12
Service charges on domestic deposit accounts	5.55	3.27	85	5.50	3.27	84	6.45	3.88	84	6.35	4.15	78	6.37	4.28	70
Trading revenue.....	0	0.62	27	0	1.28	25	0	1.18	22	0	0.85	27	0	0.90	28
Investment banking fees and commissions.....	0	2.58	7	0	2.46	6	0	3.54	5	0	3.42	5	0	3.62	5
Insurance activities revenue.....	0	0.36	11	0	0.41	11	0	0.47	11	0	0.47	10	0	0.55	9
Venture capital revenue.....	0	0.04	44	0	0.01	44	0	0.02	42	0	0.02	41	0	0.01	44
Net servicing fees	0.08	0.60	32	-0.10	0.01	23	0	0.28	12	0.27	0.65	47	0.14	0.60	38
Net securitization income	0	0.01	44	0	0	45	0	0.01	44	0	0.01	44	0	0.01	44
Net gain (loss) - sales of loans, OREO, and other assets	1.13	3.30	37	1.30	3.92	40	0.71	1.86	33	0.48	1.61	34	0.64	1.67	41
Other non-interest income.....	10.60	9.27	69	9.62	9.65	59	9.65	10.04	60	10.37	9.86	63	10.61	10.77	58
Overhead less non-interest income	33.80	30.52	55	38.43	31.93	67	37.75	31.06	66	35.93	31.46	59	34.88	31.19	57
Applicable income taxes / Pretax net operating income (tax equivalent).....	20.28	21.18	36	18.62	18.63	44	19.33	20.56	38	19.51	19.04	49	29.77	32.99	39
Applicable income tax + TE / Pretax net operating income + TE	22.95	22.67	55	22.77	21.18	55	23.50	23.23	56	23.44	21.56	67	37.11	37.95	45

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

12/2021

Assets

	Dollar Amount in Thousands						Percent Change	
		12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017	1-Year	5-Year
Real estate loans	12,797,878	11,276,010	10,698,436	10,098,850	9,600,180	13.50	40.82	
Commercial and industrial loans	331,149	1,233,899	188,546	177,482	166,227	-73.16	101.61	
Loans to individuals	72,688	71,463	87,396	90,356	96,069	1.71	-24.43	
Loans to depository institutions and acceptances of other banks	0	0	0	0	0			
Agricultural loans	0	0	22	30	37			
Other loans and leases	604,550	586,957	530,628	409,845	364,746	3.00	136.36	
Less: Unearned income	0	0	0	0	0			
Loans and leases, net of unearned income	13,806,265	13,168,329	11,505,028	10,776,563	10,227,259	4.84	43.75	
Less: Allowance for loan and lease losses	150,867	149,408	109,093	100,085	96,603	0.98	64.48	
Net loans and leases	13,655,398	13,018,921	11,395,935	10,676,478	10,130,656	4.89	43.55	
Debt securities that reprice or mature in over 1 year	11,404,217	8,794,043	5,656,490	6,157,910	5,785,932	29.68	86.35	
Mutual funds and equity securities	644	155	215	139	0	315.48		
Subtotal	25,060,259	21,813,119	17,052,640	16,834,527	15,916,588	14.89	60.31	
Interest-bearing bank balances	1,603,039	1,090,000	1,127,543	580,718	516,521	47.07	390.94	
Federal funds sold and reverse repos	0	0	0	0	0			
Debt securities that reprice or mature within 1 year	939,456	271,634	764,580	227,488	186,875	245.85	753.64	
Trading assets	0	0	0	0	0			
Total earning assets	27,602,754	23,174,753	18,944,763	17,649,518	16,628,920	19.11	71.48	
Non-interest-bearing cash and due from depository institutions	326,506	372,663	189,369	180,339	210,344	-12.39	43.02	
Premises, fixed assets, and leases	294,981	310,465	329,322	331,513	333,215	-4.99	-11.53	
Other real estate owned	2,421	3,192	1,124	1,575	1,710	-24.15	-39.72	
Investment in unconsolidated subsidiaries	0	0	0	928	1,546		-100.00	
Intangible and other assets	628,191	609,868	506,734	414,289	395,312	3.00	64.62	
Total assets	28,854,853	24,470,941	19,971,312	18,578,162	17,571,047	17.91	69.28	
Quarterly average assets	27,969,169	23,816,650	19,675,376	18,459,531	17,396,702	17.44	66.20	
Average loans and leases (YTD)	13,498,720	12,517,936	11,041,088	10,479,349	9,922,452	7.84	46.74	
Memoranda								
Loans held-for-sale	10,647	19,248	21,299	3,229	3,803	-44.69	45.41	
Loans not held-for-sale	13,795,618	13,149,081	11,483,729	10,773,334	10,223,456	4.92	43.75	
Real estate loans secured by 1–4 family	7,572,926	7,086,139	6,778,578	6,494,558	6,216,517	6.87	29.90	
Commercial real estate loans	5,221,178	4,183,920	3,913,298	3,596,896	3,380,249	24.79	60.42	
Construction and land development	1,002,271	894,196	945,839	1,048,435	899,871	12.09	14.33	
Multifamily	1,019,964	644,497	606,386	528,219	420,839	58.26	128.37	
Nonfarm nonresidential	3,198,943	2,645,227	2,361,073	2,020,242	2,059,539	20.93	65.63	
Real estate loans secured by farmland	3,774	5,951	6,560	7,396	3,414	-36.58	2.03	
Total investment securities	12,344,317	9,065,832	6,421,285	6,392,322	5,981,743	36.16	97.25	
U.S. Treasury securities	0	0	509,050	279,313	178,792		-100.00	
US agency securities (excluding mortgage-backed securities)	1,708,991	336,777	208,972	792,619	450,799	407.45	327.44	
Municipal securities	751,352	741,474	891,824	1,036,466	1,101,147	1.33	-31.71	
Mortgage-backed securities	9,883,330	7,987,426	4,811,224	4,283,785	4,251,005	23.74	113.13	
Asset-backed securities	0	0	0	0	0		-100.00	
Other debt securities	0	0	0	0	0			
Mutual funds and equity securities	644	155	215	139	0	315.48		
Available-for-sale securities	11,254,284	8,088,336	4,993,149	4,079,537	3,615,530	39.14	210.07	
U.S. Treasury securities	0	0	509,050	239,354	168,817		-100.00	
US agency securities (excluding mortgage-backed securities)	1,261,773	336,777	193,973	194,596	25,206	274.66	2187.77	
Municipal securities	304,794	195,073	235,432	333,986	390,748	56.25	-23.96	
Mortgage-backed securities	9,687,717	7,556,486	4,054,694	3,311,601	3,030,759	28.20	217.36	
Asset-backed securities	0	0	0	0	0		-100.00	
Other debt securities	0	0	0	0	0			
Mutual funds and equity securities	0	0	0	0	0			
Held-to-maturity securities appreciation (depreciation)	47,717	70,086	63,451	22,856	41,678	-31.92	94.08	
Available-for-sale securities appreciation (depreciation)	-43,213	78,395	50,939	30,816	51,461			
Structured notes, fair value	397,977	0	0	130,019	84,877		23.83	
Pledged securities	1,432,303	1,140,399	1,108,569	1,149,174	1,278,207	25.60	3.44	

Liabilities and Changes in Capital

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017	Percent Change	
						1-Year	5-Year
Demand deposits	2,744,608	2,084,182	1,543,087	1,400,123	1,360,885	31.69	112.63
NOW, ATS and transaction accounts	865,429	742,520	597,616	543,682	553,791	16.55	59.13
Time deposits less brokered deposits < \$250K	929,339	996,864	1,141,872	890,882	887,323	-6.77	
MMDA and other savings accounts	21,790,250	17,712,662	14,174,093	13,663,152	12,794,163	23.02	75.46
Other non-interest-bearing deposits	0	0	0	0	0	0	
Core deposits	26,329,626	21,536,228	17,456,668	16,497,839	15,596,162	22.26	76.73
Time deposits of \$250K or more	274,721	340,470	480,329	180,317	215,350	-19.31	
Foreign deposits	0	0	0	0	0	0	
Federal funds purchased and repos	0	0	0	0	0	0	
Secured federal funds purchased	0	0	0	0	0	0	
Commercial paper	0	0	0	0	0	0	
Other borrowings w/remaining maturity of 1 year or less	54,864	64,973	62,286	59,258	82,703	-15.56	-17.87
Other borrowings w/remaining maturity over 1 year	14,035	14,296	14,543	14,777	14,998	-1.83	-38.63
Brokered deposits < \$250K	0	5,802	4,435	5,827	5,487	-100.00	
Noncore funding	343,620	425,541	561,593	260,179	318,538	-19.25	-44.54
Trading liabilities	0	0	0	0	0	0	
Subordinated notes and debentures + trust preferred securities	0	0	0	30,518	50,843		-100.00
Other liabilities	146,145	546,741	109,962	104,239	74,264	-73.27	124.63
Total liabilities	26,819,391	22,508,510	18,128,223	16,892,775	16,039,807	19.15	71.55
Equity Capital							
Perpetual preferred stock (including surplus)	20,302	21,730	21,535	20,380	12,862	-6.57	78.18
Common stock	112,579	90,073	70,317	55,432	49,598	24.99	124.17
Common surplus	42,591	42,450	38,200	32,216	29,138	0.33	84.05
Retained earnings	1,892,532	1,749,199	1,674,718	1,554,179	1,407,796	8.19	46.46
Accumulated other comprehensive income	-32,542	58,979	38,319	23,180	31,846		
Other equity capital components	0	0	0	0	0	0	
Total holding company equity capital	2,035,462	1,962,431	1,843,089	1,685,387	1,531,240	3.72	44.14
Noncontrolling (minority) interest in subsidiaries	0	0	0	0	0	0	
Total equity capital, including minority interest	2,035,462	1,962,431	1,843,089	1,685,387	1,531,240	3.72	44.14
Total liabilities and capital	28,854,853	24,470,941	19,971,312	18,578,162	17,571,047	17.91	69.28
Memoranda							
Non-interest-bearing deposits	2,744,608	2,084,182	1,543,087	1,400,123	1,360,885	31.69	112.63
Interest-bearing deposits	23,859,739	19,798,318	16,398,345	15,283,860	14,456,114	20.51	68.77
Total deposits	26,604,347	21,882,500	17,941,432	16,683,983	15,816,999	21.58	72.44
Long-term debt that reprices within 1 year	0	0	0	0	0	0	
Changes in Holding Company Equity Capital							
Equity capital, previous year-end as amended	1,962,431	1,843,089	1,685,387	1,531,240	1,412,143		
Accounting restatements	0	0	168	0	0	0	
Net income	309,429	237,688	270,800	271,116	212,560		
Net sale of new perpetual preferred stock	-3,218	-548	323	-120	-12,478		
Net sale of new common stock	13,006	15,067	-2,024	-10,814	5,383		
Sale of treasury stock	0	0	0	0	0	0	
Less: Purchase of treasury stock	0	0	0	0	0	0	
Changes incident to business combinations	0	0	0	0	0	0	
Less: Dividends declared	154,665	153,526	126,704	90,505	82,991		
Change in other comprehensive income	-91,521	20,661	15,139	-15,530	-3,377		
Changes in debit to ESOP liability	0	0	0	0	0	0	
Other adjustments to equity capital	0	0	0	0	0	0	
Holding company equity capital, ending balance	2,035,462	1,962,431	1,843,089	1,685,387	1,531,240		

Percent Composition of Assets

	12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017		
	BHC	Peer # 1	Pct												
Percent of Total Assets															
Real estate loans	44.35	36.25	70	46.08	36.22	68	53.57	37.78	73	54.36	37.19	78	54.64	35.54	83
Commercial and industrial loans	1.15	10.76	3	5.04	13.52	12	0.94	12.02	5	0.96	12.85	5	0.95	12.62	6
Loans to individuals	0.25	3.36	21	0.29	3.40	20	0.44	4.20	23	0.49	4.31	23	0.55	4.47	26
Loans to depository institutions and acceptances of other banks	0	0.02	34	0	0.03	31	0	0.04	29	0	0.05	28	0	0.06	25
Agricultural loans.....	0	0.18	12	0	0.19	11	0	0.24	23	0	0.30	24	0	0.21	27
Other loans and leases.....	2.10	4.47	32	2.40	4.63	32	2.66	5.01	37	2.21	5	29	2.08	5.10	23
Net loans and leases.....	47.32	58.67	17	53.20	61.58	20	57.06	63.77	23	57.47	63.98	24	57.66	62.73	27
Debt securities over 1 year.....	39.52	19.46	97	35.94	15.55	97	28.32	14.60	96	33.15	14.63	96	32.93	14.83	94
Mutual funds and equity securities	0	0.06	32	0	0.05	31	0	0.06	31	0	0.06	29	0	0.06	11
Subtotal	86.85	79.22	80	89.14	78.16	92	85.39	79.65	63	90.61	79.97	93	90.58	79.31	91
Interest-bearing bank balances	5.56	8.50	38	4.45	7.51	31	5.65	3.06	76	3.13	3.04	60	2.94	3.46	55
Federal funds sold and reverse repos	0	0.54	28	0	0.82	26	0	1.57	25	0	1.66	23	0	1.81	21
Debt securities 1 year or less	3.26	1.56	86	1.11	1.68	44	3.83	1.91	81	1.22	1.96	49	1.06	1.86	44
Trading assets	0	0.49	19	0	1.01	17	0	1.19	15	0	1.33	15	0	1.34	15
Total earning assets.....	95.66	91.77	90	94.70	91.05	91	94.86	89.53	96	95	89.74	94	94.64	89.84	91
Non-interest cash and due from depository institutions.....	1.13	0.82	78	1.52	1.07	88	0.95	1.14	35	0.97	1.21	34	1.20	1.22	44
Other real estate owned.....	0.01	0.01	60	0.01	0.02	54	0.01	0.03	26	0.01	0.04	26	0.01	0.05	25
All other assets.....	3.21	7.35	4	3.77	7.82	3	4.19	9.27	3	4.03	8.98	7	4.16	8.86	8
Memoranda															
Short-term investments	8.81	11.47	41	5.56	11.17	25	9.47	7.63	70	4.35	7.80	47	4	8.69	36
U.S. Treasury securities.....	0	1.47	10	0	0.84	17	2.55	1.03	76	1.50	1.04	70	1.02	1.02	66
US agency securities (excluding mortgage-backed securities)	5.92	0.82	95	1.38	0.63	78	1.05	0.54	76	4.27	0.69	92	2.57	0.75	87
Municipal securities	2.60	1.73	70	3.03	1.69	73	4.47	1.34	87	5.58	1.62	90	6.27	1.60	92
Mortgage-backed securities	34.25	14.14	97	32.64	11.75	98	24.09	11.44	93	23.06	11.13	94	24.19	11.06	94
Asset-backed securities	0	0.50	24	0	0.32	24	0	0.28	25	0	0.33	25	0	0.30	25
Other debt securities	0	0.53	8	0	0.42	10	0	0.39	9	0	0.41	9	0	0.38	10
Loans held-for-sale.....	0.04	0.55	30	0.08	0.52	27	0.11	0.39	36	0.02	0.30	26	0.02	0.33	21
Loans held for investment	47.81	58.06	19	53.73	61.72	22	57.50	63.50	25	57.99	63.93	26	58.18	62.63	30
Real estate loans secured by 1–4 family	26.24	11.46	91	28.96	11.91	94	33.94	13.29	94	34.96	13.46	96	35.38	13.44	96
Revolving	1.31	1.42	56	1.53	1.66	55	2.20	2.07	57	2.39	2.27	57	2.45	2.40	55
Closed-end, secured by first liens	24.60	9.67	92	27.05	9.81	95	31.03	10.69	94	31.79	10.57	96	32.28	10.35	96
Closed-end, secured by junior liens	0.33	0.17	84	0.38	0.22	82	0.71	0.28	89	0.78	0.31	89	0.65	0.34	82
Commercial real estate loans	18.09	22.69	37	17.10	22.22	34	19.59	22.23	43	19.36	21.58	46	19.24	19.88	49
Construction and land development.....	3.47	3.34	58	3.65	3.40	57	4.74	3.44	67	5.64	3.51	78	5.12	3.25	76
Multifamily.....	3.53	3.57	60	2.63	3.12	51	3.04	3.01	58	2.84	2.72	63	2.40	2.54	55
Nonfarm nonresidential	11.09	14.57	36	10.81	14.72	33	11.82	14.69	39	10.87	14.44	39	11.72	13.30	45
Real estate loans secured by farmland.....	0.01	0.30	35	0.02	0.33	37	0.03	0.36	38	0.04	0.41	43	0.02	0.32	41

Loan Mix and Analysis of Concentrations of Credit

	12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017		
	BHC	Peer # 1	Pct												
	92.70	61.05	97	85.63	57.15	93	92.99	57.46	98	93.71	56.49	97	93.87	54.84	96
Loan Mix, Percent of Gross Loans and Leases															
Real estate loans	92.70	61.05	97	85.63	57.15	93	92.99	57.46	98	93.71	56.49	97	93.87	54.84	96
Real estate loans secured by 1–4 family.....	54.85	19.86	96	53.81	19.43	97	58.92	20.75	98	60.27	21.10	98	60.78	21.45	97
Revolving	2.74	2.43	58	2.85	2.64	57	3.81	3.15	58	4.13	3.50	59	4.21	3.77	59
Closed-end.....	52.11	17.24	96	50.97	16.59	97	55.11	17.39	98	56.14	17.39	98	56.58	17.41	97
Commercial real estate loans	37.82	37.86	45	31.77	34.63	42	34.01	33.52	46	33.38	32.14	48	33.05	29.99	52
Construction and land development.....	7.26	5.65	64	6.79	5.26	66	8.22	5.09	75	9.73	5.20	80	8.80	4.90	81
1–4 family.....	2.09	1.18	74	1.87	0.93	78	2.53	0.94	83	2.72	1.02	84	2.99	0.89	88
Other.....	5.17	4.40	60	4.92	4.19	61	5.69	4.02	71	7.01	4.05	82	5.81	3.90	73
Multifamily.....	7.39	5.78	70	4.89	4.96	58	5.27	4.69	67	4.90	4.10	67	4.11	3.84	62
Nonfarm nonresidential	23.17	24.56	45	20.09	22.93	39	20.52	22.15	44	18.75	21.40	43	20.14	20.03	49
Owner-occupied.....	7.83	8.29	50	6.66	7.68	43	6.54	7.72	45	6.36	8.03	44	6.44	7.58	46
Other.....	15.34	15.94	46	13.43	14.95	41	13.98	14.34	48	12.39	13.38	47	13.70	12.45	55
Real estate loans secured by farmland.....	0.03	0.54	38	0.05	0.54	37	0.06	0.55	41	0.07	0.63	44	0.03	0.51	42
Loans to depository institutions and acceptances of other banks.....	0	0.04	34	0	0.06	31	0	0.11	29	0	0.12	28	0	0.17	25
Commercial and industrial loans	2.40	18.86	3	9.37	22.17	10	1.64	19.53	5	1.65	20.32	5	1.63	20.53	6
Loans to individuals	0.53	6.24	22	0.54	6.13	20	0.76	7.13	20	0.84	7.36	21	0.94	7.61	25
Credit card loans	0.45	0.53	72	0.45	0.65	72	0.62	0.81	71	0.68	1.02	73	0.74	1.12	70
Agricultural loans.....	0	0.34	12	0	0.32	11	0	0.37	23	0	0.46	24	0	0.33	27
Other loans and leases.....	4.38	8.75	43	4.46	9.09	42	4.61	9.85	38	3.80	9.66	33	3.57	10.32	31
Loans and Leases, Percent of Tier 1 Capital + ALLL (CECL transition adjusted)															
Real estate loans	580.15	391.81	85	552.79	381.27	82	562.86	391.26	79	567.65	379.80	77	587.96	366.85	84
Real estate loans secured by 1–4 family.....	343.29	126.06	96	347.39	125.03	95	356.63	138.18	95	365.06	137.84	96	380.73	138.55	97
Revolving	17.18	15.44	58	18.37	17.42	58	23.07	21.26	59	24.99	23.33	61	26.35	25.05	58
Closed-end.....	326.12	108.85	95	329.02	106.14	96	333.56	115.20	95	340.06	112.79	97	354.37	111.69	97
Commercial real estate loans	236.69	245.88	45	205.11	234.65	39	205.88	229.44	42	202.18	219.72	46	207.02	204.45	50
Construction and land development.....	45.43	35.95	63	43.84	35.62	64	49.76	34.95	68	58.93	35.36	77	55.11	32.91	75
1–4 family.....	13.10	7.42	76	12.05	6.34	78	15.32	6.61	79	16.49	7.04	79	18.70	6.16	86
Other.....	32.33	28.11	59	31.79	28.16	58	34.44	27.32	62	42.44	27.26	73	36.41	26.01	70
Multifamily.....	46.24	38.66	73	31.60	32.74	60	31.90	31.04	59	29.69	27.85	62	25.77	25.95	59
Nonfarm nonresidential	145.01	158.05	45	129.68	155.06	39	124.22	152.10	41	113.56	147.22	41	126.14	137.03	50
Owner-occupied.....	48.99	52.99	50	42.99	52.37	42	39.60	53.07	41	38.51	54.89	39	40.33	51.62	43
Other.....	96.02	102.54	48	86.69	100.54	39	84.62	97.41	44	75.05	91.80	44	85.80	84.09	54
Real estate loans secured by farmland.....	0.17	3.22	36	0.29	3.44	36	0.35	3.60	38	0.42	4.02	43	0.21	3.31	41
Loans to depository institutions and acceptances of other banks.....	0	0.21	34	0	0.28	31	0	0.44	29	0	0.54	28	0	0.68	25
Commercial and industrial loans	15.01	114.45	3	60.49	139.91	12	9.92	122.02	6	9.98	128.82	5	10.18	126.55	7
Loans to individuals	3.30	34.55	24	3.50	37.47	22	4.60	43.51	24	5.08	42.67	23	5.88	44.83	28
Credit card loans	2.81	2.77	73	2.93	3.30	71	3.75	4.34	71	4.13	5.31	72	4.66	5.73	72
Agricultural loans.....	0	1.86	12	0	1.88	11	0	2.18	22	0	2.72	24	0	1.88	27
Other loans and leases.....	27.41	51.06	40	28.77	49.54	39	27.92	52.44	34	23.04	51.79	31	22.34	52.78	25
Supplemental															
Non-owner occupied CRE loans / Gross loans	30.13	30.07	50	25.16	27.32	46	27.57	26.45	49	27.14	24.79	52	26.74	23.09	56
Non-owner occupied CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	188.60	195.33	51	162.41	183.76	41	166.89	178.57	45	164.39	167.93	49	167.47	156.17	55
Total CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	237.60	252.85	43	205.40	240.85	39	206.49	236.10	41	202.90	225.98	44	207.80	210.40	50

Liquidity and Funding

	12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017		
	BHC	Peer # 1	Pct												
Percent of Total Assets															
Short-term investments	8.81	11.47	41	5.56	11.17	25	9.47	7.63	70	4.35	7.80	47	4	8.69	36
Liquid assets	46.86	29.03	89	39.99	26.22	86	34.28	22.44	80	32.91	22.72	80	31.86	24.04	77
Investment securities	42.78	21.63	97	37.05	17.85	96	32.15	16.99	92	34.41	17.27	94	34.04	17.35	90
Net loans and leases	47.32	58.67	17	53.20	61.58	20	57.06	63.77	23	57.47	63.98	24	57.66	62.73	27
Net loans, leases and standby letters of credit	47.47	59.49	16	53.32	62.48	19	57.26	64.84	22	57.72	65.07	23	57.95	63.89	27
Core deposits	91.25	75.71	99	88.01	70.67	99	87.41	63.09	99	88.80	62.13	99	88.76	61.26	99
Noncore funding	1.19	10.30	1	1.74	14.13	2	2.81	19.36	1	1.40	21.34	0	1.81	22.32	0
Time deposits of \$250K or more	0.95	1.58	34	1.39	2.11	38	2.41	2.94	49	0.97	2.89	21	1.23	2.57	30
Foreign deposits	0	0.34	39	0	0.36	39	0	0.43	38	0	0.47	38	0	0.54	36
Federal funds purchased and repos	0	1.23	11	0	1.47	10	0	1.94	9	0	1.97	7	0	2.23	7
Secured federal funds purchased	0	0	49	0	0	48	0	0	49	0	0	49	0	0	49
Net federal funds purchased (sold)	0	0.54	31	0	0.54	30	0	0.48	28	0	0.54	24	0	0.73	23
Commercial paper	0	0.01	45	0	0.01	44	0	0.02	45	0	0.02	44	0	0.02	44
Other borrowings w/remaining maturity of 1 year or less	0.19	1	45	0.27	1.24	41	0.31	3.01	19	0.32	3.67	15	0.47	3.96	19
Earning assets that reprice within 1 year	14.51	37.37	5	17.31	39.38	6	26.43	39.29	15	21.08	40.29	9	21.45	41.61	10
Interest-bearing liabilities that reprice within 1 year	3.25	6.39	29	4.45	8.20	31	6.30	10.19	23	4.46	10.01	20	4.84	8.46	27
Long-term debt that reprices within 1 year	0	0.26	30	0	0.47	27	0	0.96	25	0	1.34	25	0	1.58	23
Net assets that reprice within 1 year	11.26	29.65	11	12.86	29.11	13	20.12	26.63	32	16.62	27.38	28	16.61	29.77	20
Other Liquidity and Funding Ratios															
Net noncore funding dependence	-8.77	-2.33	31	-4.29	3.20	29	-7.80	14.45	5	-3.26	16.62	5	-2.42	17.03	6
Net short-term noncore funding dependence	-9.15	-7.71	40	-4.72	-4.76	44	-8.62	3.38	14	-3.73	4.66	17	-3.01	4.83	22
Short-term investment / Short-term noncore funding	1,020.68	273.46	96	409.10	184.19	87	448.31	77.77	97	448.98	66.46	96	313.21	74.86	93
Liquid assets - short-term noncore funding / Nonliquid assets	86.56	36.68	90	64.38	28.18	88	48.94	16.97	87	47.61	16.04	85	44.88	18.16	84
Net loans and leases / Total deposits	51.33	72.79	11	59.49	79.43	10	63.52	90.31	10	63.99	90.08	10	64.05	90.14	10
Net loans and leases / Core deposits	51.86	78.25	9	60.45	88.34	7	65.28	103.93	5	64.71	105	5	64.96	105.65	5
Held-to-maturity securities appreciation (depreciation) / Tier 1 capital	2.32	0.12	93	3.71	1.57	82	3.54	0.72	96	1.36	-0.82	98	2.71	-0.31	97
Available-for-sale securities appreciation (depreciation) / Tier 1 capital	-2.10	-0.25	13	4.15	4.31	58	2.84	1.36	82	1.84	-1.98	99	3.35	-0.77	98
Structured notes appreciation (depreciation) / Tier 1 capital	-0.10	-0.02	12		0.02			0		0	-0.05	90	-0.01	-0.08	37
Percent of Investment Securities															
Held-to-maturity securities	8.83	14.28	48	10.78	11.38	58	22.24	12.67	68	36.18	16.19	79	39.56	15.76	83
Available-for-sale securities	91.17	83.77	52	89.22	87.23	42	77.76	85.40	32	63.82	81.88	20	60.44	84.24	16
U.S. Treasury securities	0	6.70	10	0	4.72	16	7.93	6.15	71	4.37	6.99	56	2.99	6.96	52
US agency securities (excluding mortgage-backed securities)	13.84	4.12	86	3.71	4.01	66	3.25	3.49	62	12.40	4.02	87	7.54	4.42	74
Municipal securities	6.09	8.22	56	8.18	9.83	57	13.89	7.75	74	16.21	9.16	73	18.41	9.31	78
Mortgage-backed securities	80.06	66.54	66	88.10	66.64	77	74.93	67.43	52	67.01	65.45	46	71.07	65.34	57
Asset-backed securities	0	2.50	24	0	1.91	24	0	1.66	24	0	2.05	25	0	1.74	24
Other debt securities	0	3.08	8	0	3.01	9	0	2.94	9	0	2.79	9	0	2.57	9
Mutual funds and equity securities	0.01	0.29	31	0	0.35	28	0	0.40	30	0	0.42	25	0	0.51	10
Debt securities 1 year or less	7.61	7.78	62	3	10.55	23	11.91	11.86	60	3.56	11.91	22	3.12	11.79	24
Debt securities 1 to 5 years	1.64	18.25	9	37.01	17.03	87	72.92	17.94	96	73.38	19.18	96	71.63	18.80	97
Debt securities over 5 years	90.75	71.11	87	59.99	69.86	28	15.17	66.02	6	22.95	64.73	8	25.10	64.73	9
Pledged securities	11.60	32.26	21	12.58	35.67	22	17.26	30.57	35	17.98	33.30	29	21.37	34.58	35
Structured notes, fair value	3.22	0.11	94	0	0.02	42	0	0.03	42	2.03	0.04	96	1.42	0.03	96
Percent Change from Prior Like Quarter															
Short-term investments	86.72	27.98	83	-28.04	183.32	4	134.11	26.69	89	14.90	6.77	65	61.12	19.19	82
Investment securities	36.16	31.36	60	41.18	23.62	78	0.45	11.75	29	6.86	9.42	61	-4.42	8.45	16
Core deposits	22.26	16.94	75	23.37	26.88	45	5.81	11.23	40	5.78	7.29	54	4.68	12.19	40
Noncore funding	-19.25	-14.79	39	-24.23	-12.18	37	115.85	6.59	97	-18.32	10.67	8	-48.59	5.59	2

Derivatives and Off-Balance-Sheet Transactions

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017
Loan commitments (reported semiannually, June/Dec)	3,931,385	2,930,308	2,778,686	2,530,307	2,497,194
Commit: Secured commercial real estate loans	1,945,116	1,089,967	1,003,189	867,995	934,895
Commit: Unsecured real estate loans	63,777	57,750	42,612	32,575	29,723
Credit card lines (reported semiannually, June/Dec)	400,678	408,588	420,062	420,328	470,450
Securities underwriting	0	0	0	0	0
Standby letters of credit	42,476	29,900	39,809	47,380	52,356
Commercial and similar letters of credit	517	483	10	1,704	1,704
Securities lent	0	0	0	0	0
Credit derivatives - notional amount (holding company as guarantor)	0	0	0	0	0
Credit derivatives - notional amount (holding company as beneficiary)	0	0	0	0	0
Credit derivative contracts w/ purchased credit protection-investment grade	0	0	0	0	0
Credit derivative contracts w/ purchased credit protection-noninvest grade	0	0	0	0	0
Derivative Contracts					
Interest rate futures and forward contracts	35,216	52,423	40,677	15,831	21,960
Written options contracts (interest rate)	0	0	0	0	0
Purchased options contracts (interest rate)	0	0	0	0	0
Interest rate swaps	358,732	375,149	353,399	258,857	245,833
Futures and forward foreign exchange	0	0	0	0	0
Written options contracts (foreign exchange)	0	0	0	0	0
Purchased options contracts (foreign exchange)	0	0	0	0	0
Foreign exchange rate swaps	0	0	0	0	0
Commodity and other futures and forward contracts	0	0	0	0	0
Written options contracts (commodity and other)	0	0	0	0	0
Purchased options contracts (commodity and other)	0	0	0	0	0
Commodity and other swaps	0	0	0	0	0

	BHC	Peer # 1	Pct												
Percent of Total Assets															
Loan commitments (reported semiannually, June/Dec)	13.62	22.78	18	11.97	22.01	14	13.91	23.52	18	13.62	24.05	16	14.21	24.03	22
Standby letters of credit	0.15	0.65	12	0.12	0.71	10	0.20	0.84	20	0.26	0.92	23	0.30	0.96	23
Commercial and similar letters of credit	0	0.02	48	0	0.02	46	0	0.02	35	0.01	0.02	53	0.01	0.03	48
Securities lent	0	0.10	41	0	0.18	40	0	0.40	39	0	0.62	39	0	0.75	39
Credit derivatives - notional amount (holding company as guarantor)	0	0.24	27	0	0.35	26	0	0.42	27	0	0.52	27	0	0.30	27
Credit derivatives - notional amount (holding company as beneficiary)	0	0.18	29	0	0.30	27	0	0.52	27	0	0.75	29	0	0.55	28
Credit derivative contracts w/ purchased credit protection-investment grade	0	0.18	34	0	0.25	34	0	0.30	33	0	0.52	32	0	0.19	34
Credit derivative contracts w/ purchased credit protection-noninvest grade	0	0.13	34	0	0.30	33	0	0.45	34	0	0.69	34	0	0.59	34
Derivative contracts	1.37	46.30	11	1.75	48.62	7	1.97	68.47	11	1.48	65.81	9	1.52	75.35	10
Interest rate contracts	1.37	32.46	11	1.75	34.36	8	1.97	47.31	11	1.48	43.84	9	1.52	53.66	11
Interest rate futures and forward contracts	0.12	3.25	39	0.21	6.21	34	0.20	10.67	38	0.09	11.40	35	0.12	13.82	36
Written options contracts (interest rate)	0	1.41	8	0	2.18	9	0	2.47	10	0	2.16	10	0	2.60	9
Purchased options contracts (interest rate)	0	1.31	23	0	1.46	22	0	2.65	22	0	2.32	23	0	2.37	21
Interest rate swaps	1.24	20.49	16	1.53	20.83	15	1.77	28.86	15	1.39	26.74	13	1.40	25.60	13
Foreign exchange contracts	0	6.30	26	0	6.01	25	0	10.12	22	0	10.92	21	0	9.40	18
Futures and forward foreign exchange contracts	0	3.78	27	0	3.47	25	0	5.23	23	0	5.22	23	0	4.53	19
Written options contracts (foreign exchange)	0	0.04	40	0	0.03	40	0	0.05	39	0	0.14	37	0	0.06	37
Purchased options contracts (foreign exchange)	0	0.04	40	0	0.04	40	0	0.08	39	0	0.13	37	0	0.06	37
Foreign exchange rate swaps	0	0.76	38	0	0.77	39	0	2.03	38	0	2.17	37	0	2.34	37
Equity, commodity, and other derivative contracts	0	0.92	34	0	1.86	32	0	3.32	31	0	4.08	31	0	3.81	28
Commodity and other futures and forward contracts	0	0.07	43	0	0.14	42	0	0.19	40	0	0.25	39	0	0.30	39
Written options contracts (commodity and other)	0	0.32	38	0	0.52	36	0	0.98	35	0	1.48	34	0	1.21	33
Purchased options contracts (commodity and other)	0	0.21	38	0	0.37	36	0	0.94	34	0	1.29	34	0	1.12	32
Commodity and other swaps	0	0.31	38	0	0.32	36	0	0.38	35	0	0.40	35	0	0.29	35
Percent of Average Loans and Leases															
Loan commitments (reported semiannually, June/Dec)	29.12	44.98	29	23.41	42.82	25	25.17	45.53	28	24.15	44.93	23	25.17	46.60	23

Derivative Instruments

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017
Notional Amount					
Derivative contracts	393,948	427,572	394,076	274,688	267,793
Interest rate contracts	393,948	427,572	394,076	274,688	267,793
Foreign exchange contracts.....	0	0	0	0	0
Equity, commodity, and other contracts	0	0	0	0	0
Derivatives Position					
Futures and forwards	35,216	52,423	40,677	15,831	21,960
Written options	0	0	0	0	0
Exchange-traded.....	0	0	0	0	0
Over-the-counter.....	0	0	0	0	0
Purchased options	0	0	0	0	0
Exchange-traded.....	0	0	0	0	0
Over-the-counter.....	0	0	0	0	0
Swaps	358,732	375,149	353,399	258,857	245,833
Held for trading.....	0	0	0	0	0
Interest rate contracts	0	0	0	0	0
Foreign exchange contracts.....	0	0	0	0	0
Equity, commodity, and other contracts	0	0	0	0	0
Non-traded.....	393,948	427,572	394,076	274,688	267,793
Interest rate contracts	393,948	427,572	394,076	274,688	267,793
Foreign exchange contracts.....	0	0	0	0	0
Equity, commodity, and other contracts	0	0	0	0	0
Derivative contracts (excluding futures and FX 14 days or less)	393,948	427,572	394,076	274,688	267,793
One year or less	35,216	52,423	40,677	15,831	21,960
Over 1 year to 5 years	76,281	47,028	7,239	0	0
Over 5 years	282,451	328,121	346,160	258,857	245,833
Gross negative fair value (absolute value)	17,087	38,298	12,275	886	1,848
Gross positive fair value.....	930	443	2,161	6,211	3,332
Held for trading.....	0	0	0	0	0
Non-traded.....	930	443	2,161	6,211	3,332
Current credit exposure on risk-based capital derivative contracts	506	0	2,004	6,102	3,048
Credit losses on derivative contracts	0	0	0	0	0
Past Due Derivative Instruments Fair Value					
30-89 days past due.....	0	0	0	0	0
90+ days past due	0	0	0	0	0

Derivatives Analysis

	12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017		
	BHC	Peer # 1	Pct												
Percent of Notional Amount															
Interest rate contracts	100	94.17	75	100	94.10	77	100	93.44	80	100	92.91	80	100	92.20	84
Foreign exchange contracts	0	3.47	25	0	3.49	25	0	3.20	22	0	3.39	21	0	3.53	18
Equity, commodity, and other contracts	0	1.14	34	0	1.17	32	0	1.64	31	0	1.93	30	0	1.94	28
Futures and forwards	8.94	11.16	60	12.26	14.05	57	10.32	13.49	59	5.76	12.78	47	8.20	13.23	54
Written options	0	6.28	6	0	8.18	6	0	5.91	6	0	6.60	7	0	6.68	6
Exchange-traded	0	0.12	42	0	0.14	40	0	0.15	42	0	0.23	39	0	0.27	38
Over-the-counter	0	5.96	6	0	7.73	7	0	5.10	6	0	5.49	8	0	5.27	7
Purchased options	0	3.27	20	0	3.42	19	0	4.42	18	0	4.19	18	0	4.73	16
Exchange-traded	0	0.12	41	0	0.15	40	0	0.28	39	0	0.32	37	0	0.33	36
Over-the-counter	0	2.87	21	0	2.86	21	0	3.35	18	0	3.20	20	0	3.32	17
Swaps	91.06	74.26	63	87.74	68.76	63	89.68	69.75	67	94.24	70.34	69	91.80	68.94	69
Held for trading	0	40.42	21	0	43.53	19	0	44.16	18	0	46.31	18	0	46.32	17
Interest rate contracts	0	34.15	21	0	36.62	19	0	37.24	18	0	38.40	18	0	37.84	17
Foreign exchange contracts	0	1.68	33	0	1.60	32	0	1.60	30	0	1.85	29	0	2.10	26
Equity, commodity, and other contracts	0	0.60	39	0	0.68	38	0	0.83	36	0	1.14	35	0	1.01	35
Non-traded	100	59.58	78	100	56.47	80	100	55.84	81	100	53.69	81	100	53.68	82
Interest rate contracts	100	56.71	85	100	53.82	87	100	52.22	88	100	50.60	88	100	51.23	89
Foreign exchange contracts	0	0.40	33	0	0.46	34	0	0.34	33	0	0.57	32	0	0.60	31
Equity, commodity, and other contracts	0	0.09	38	0	0.10	37	0	0.13	38	0	0.16	38	0	0.21	36
Derivative contracts (excluding futures and forex 14 days or less)	100	92.53	76	100	91.48	75	100	93.86	75	100	94.47	75	100	95.63	75
One year or less	8.94	27.56	35	12.26	32.05	39	10.32	32.17	33	5.76	32.51	26	8.20	31.96	26
Over 1 year to 5 years	19.36	27.01	36	11	27.06	25	1.84	30.45	15	0	31.16	4	0	31.85	4
Over 5 years	71.70	29.89	87	76.74	29.56	93	87.84	28.09	96	94.24	28.71	97	91.80	29.43	96
Gross negative fair value (absolute value)	4.34	0.98	96	8.96	1.55	99	3.11	0.83	96	0.32	0.72	17	0.69	0.69	50
Gross positive fair value	0.24	1.34	7	0.10	2.23	3	0.55	1.19	23	2.26	0.85	94	1.24	0.71	89
Percent of Tier 1 Capital															
Gross negative fair value, absolute value (X)	0.01	0.04	35	0.02	0.07	40	0.01	0.06	33	0	0.06	10	0	0.06	16
Gross positive fair value (X)	0	0.05	7	0	0.09	3	0	0.07	11	0	0.06	21	0	0.06	18
Held for trading (X)	0	0.04	22	0	0.07	19	0	0.06	18	0	0.05	19	0	0.05	18
Non-traded (X)	0	0.01	20	0	0.02	14	0	0.01	39	0	0.01	54	0	0.01	46
Current credit exposure (X)	0	0.04	15	0	0.06	5	0	0.05	16	0	0.04	32	0	0.04	21
Credit losses on derivative contracts	0	0	46	0	0	43	0	0	45	0	0	47	0	0	48
Past Due Derivative Instruments Fair Value															
30-89 days past due	0	0	47	0	0	46	0	0	47	0	0	47	0	0	46
90+ days past due	0	0	47	0	0	47	0	0	48	0	0	48	0	0	47
Other Ratios															
Current credit exposure / Risk-weighted assets	0	0.46	15	0	0.85	5	0.02	0.73	17	0.06	0.53	38	0.03	0.53	25

Allowance and Net Loan and Lease Losses

Dollar Amount in Thousands	12/31/2021		12/31/2020		12/31/2019		12/31/2018		12/31/2017			
Change: Allowance for Loan and Lease Losses excluding ATTR												
Beginning balance		149,408		109,093		100,085		96,603		91,724		
Gross losses		6,508		5,499		6,582		7,057		6,256		
Write-downs, transfers to loans held-for-sale		0		0		0		0		0		
Recoveries		4,548		2,332		3,023		2,887		1,756		
Net losses		1,960		3,167		3,559		4,170		4,500		
Provision for loan and lease losses		3,419		43,482		12,567		7,652		9,379		
Adjustments		0		0		0		0		0		
Ending balance		150,867		149,408		109,093		100,085		96,603		
Memo: Allocated transfer risk reserve (ATTR)		0		0		0		0		0		
Analysis Ratios												
Provision for loan and lease losses / Average assets	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
0.01	-0.09	78	0.20	0.51	14	0.07	0.15	28	0.04	0.14	21	0.05
0.03	-0.16	78	0.35	0.82	17	0.11	0.24	33	0.07	0.24	21	0.09
174.44	-105.48	82	1,372.97	487.86	89	353.10	130.58	94	183.50	134.68	81	208.42
Allowance for loan and lease losses / Total loans and leases not held for sale	1.09	1.23	38	1.14	1.58	24	0.95	0.83	65	0.93	0.90	54
Allowance for loan and lease losses / Total loans and leases	1.09	1.20	41	1.13	1.55	25	0.95	0.81	65	0.93	0.89	54
Allowance for loan and lease losses / Net loans and leases losses (X)	76.97	21.39	91	47.18	11.58	92	30.65	8.03	92	24	7.54	89
Allowance for loan and lease losses / Nonaccrual assets	1,892.22	364.13	95	1,639.50	299.17	96	2,141.18	218.72	96	839.85	214.03	94
ALLL / 90+ days past due + nonaccrual loans and leases	881.39	287.08	93	752.65	244.34	95	547.08	151.73	96	706.12	160.51	96
Gross loan and lease losses / Average loans and leases	0.05	0.19	16	0.04	0.34	8	0.06	0.28	15	0.07	0.30	17
Recoveries / Average loans and leases	0.03	0.08	25	0.02	0.07	17	0.03	0.08	23	0.03	0.09	15
Net losses / Average loans and leases	0.01	0.11	19	0.03	0.27	10	0.03	0.21	16	0.04	0.22	19
Write-downs, transfers to loans held-for-sale / Average loans and leases	0	0	43	0	0	44	0	0	40	0	0	39
Recoveries / Prior year-end losses	82.71	34.67	90	35.43	33.98	62	42.84	36.22	72	46.15	41.30	67
Earnings coverage of net loan and lease losses (X)	201.17	39.72	93	106.88	22.91	91	98.85	24.40	91	83.42	21.75	90
Net Loan and Lease Losses By Type												
Real estate loans	0	0.02	33	-0.01	0.04	13	-0.01	0.01	16	-0.01	0.02	23
Real estate loans secured by 1–4 family	0	-0.02	64	0	0.01	51	-0.01	0.01	23	0	0.01	28
Revolving	0	-0.07	69	0.01	0.01	61	-0.02	0.02	22	-0.02	0.03	23
Closed-end	0	-0.01	59	0	0	52	-0.01	0	27	0	0.01	38
Commercial real estate loans	0	0.04	17	-0.02	0.07	3	-0.02	0.01	8	-0.03	0.01	15
Construction and land development	0	0	64	-0.04	0	18	0	-0.01	41	0	-0.03	54
1–4 family	0	0	57	0	0	59	0	0	55	0	-0.01	63
Other	0	0	64	-0.04	0	13	0	-0.01	38	0	-0.02	50
Multifamily	0	0.01	48	0	0	58	0	0	56	0	0	58
Nonfarm nonresidential	-0.01	0.05	14	-0.02	0.11	1	-0.03	0.02	8	-0.05	0.02	6
Owner-occupied	0	0.01	44	0	0.02	26	0	0.01	45	-0.01	0.01	9
Other	-0.01	0.04	14	-0.02	0.08	2	-0.03	0.01	4	-0.04	0.01	7
Real estate loans secured by farmland	0	0	54	-0.55	0.02	1	0	0.01	48	0	0	50
Commercial and industrial loans	-0.11	0.17	4	0.04	0.47	15	0.06	0.37	14	-0.04	0.31	5
Loans to individuals	0.91	0.71	65	1.48	1.13	72	1.65	1.17	72	1.95	1.16	78
Credit card loans	0.97	1.84	19	1.51	2.92	23	1.52	3.11	22	1.81	2.92	25
Agricultural loans		0.02			0.19		0	0.08	37	0	0.15	38
Loans to foreign governments and institutions		0			0			0		0	0	0
Other loans and leases	0.33	0.10	86	0.39	0.15	83	0.66	0.15	89	0.88	0.14	94

Past Due and Nonaccrual Assets

Dollar Amount in Thousands	12/31/2021		12/31/2020		12/31/2019		12/31/2018		12/31/2017	
30+ Days Past Due and Nonaccrual Assets										
30–89 days past due loans and leases		49,530		66,507		63,625		67,219		13,888
90+ days past due loans and leases		9,144		10,738		14,846		9,043		4,130
Nonaccrual loans and leases		7,973		9,113		5,095		5,131		8,507
Total past due and nonaccrual loans and leases		66,647		86,358		83,566		81,393		26,525
Restructured 30–89 days past due		135		1,400		805		2,401		113
Restructured 90+ days past due		512		536		766		0		22
Restructured nonaccrual		244		1,104		1,717		2,853		5,403
Total restructured loans and leases		891		3,040		3,288		5,254		5,538
30–89 days past due loans held for sale		0		0		0		0		0
90+ days past due loans held for sale		0		0		0		0		0
Nonaccrual loans held for sale		0		0		0		0		0
Total past due and nonaccrual loans held for sale		0		0		0		0		0
Restructured loans and leases in compliance		8,013		7,096		11,374		12,427		19,411
Other real estate owned		2,421		3,192		1,124		1,575		1,710
Other Assets										
30–89 days past due		0		0		0		0		0
90+ days past due		0		0		0		0		0
Nonaccrual		0		0		0		6,786		8,936
Total other assets past due and nonaccrual		0		0		0		6,786		8,936
Percent of Loans and Leases										
30–89 days past due loans and leases	0.36	0.32	64	0.51	0.39	71	0.55	0.43	73	0.62
90+ days past due loans and leases	0.07	0.10	64	0.08	0.12	62	0.13	0.15	67	0.08
Nonaccrual loans and leases	0.06	0.46	5	0.07	0.66	3	0.04	0.51	4	0.05
90+ days past due and nonaccrual loans and leases	0.12	0.62	6	0.15	0.85	2	0.17	0.71	7	0.13
30–89 days past due restructured	0	0.01	48	0.01	0.01	68	0.01	0.01	55	0.02
90+ days past due restructured	0	0	78	0	0.01	78	0.01	0.01	78	0
Nonaccrual restructured	0	0.10	6	0.01	0.13	11	0.01	0.14	17	0.03
30–89 days past due loans held for sale	0	0	40	0	0	38	0	0	38	0
90+ days past due loans held for sale	0	0	41	0	0	41	0	0	42	0
Nonaccrual loans held for sale	0	0	40	0	0.01	38	0	0	40	0
Percent of Loans and Leases and Other Assets										
30+ Days Past Due and Nonaccrual										
30–89 days past due assets	0.36	0.32	64	0.51	0.40	71	0.55	0.43	73	0.62
90+ days past due assets	0.07	0.10	64	0.08	0.12	62	0.13	0.15	66	0.08
Nonaccrual assets	0.06	0.47	5	0.07	0.67	3	0.04	0.53	3	0.11
30+ days past due and nonaccrual assets	0.48	0.97	23	0.66	1.29	23	0.73	1.19	31	0.82
Percent of Total Assets										
90+ days past due and nonaccrual assets	0.06	0.36	7	0.08	0.52	3	0.10	0.44	9	0.11
90+ days past due and nonaccrual assets + other real estate owned	0.07	0.37	7	0.09	0.55	6	0.11	0.48	9	0.12
Restructured and Nonaccrual Loans and Leases + OREO as Percent of:										
Total assets	0.07	0.41	4	0.09	0.60	3	0.10	0.53	7	0.12
Allowance for loan and lease losses	12.63	62.64	3	14.28	66.66	3	17.57	115.41	3	21.52
Equity capital + allowance for loan and lease losses	0.87	3.60	7	1.01	4.97	7	0.98	4.28	9	1.21
Tier 1 capital + allowance for loan and lease losses	0.86	4.30	6	1.05	6.05	3	1.01	5.65	7	1.21
Loans and leases + other real estate owned	0.14	0.71	4	0.16	0.97	2	0.17	0.85	5	0.20

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

Past Due and Nonaccrual Loans and Leases

			12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017			
			BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	
30+ Days Past Due and Nonaccrual Loans and Leases as a Percent of Loan Type																		
Real estate	30–89 days past due		0.37	0.26	71	0.57	0.39	74	0.58	0.38	80	0.63	0.42	79	0.12	0.44	12	
	90+ days past due		0.03	0.12	62	0.05	0.16	60	0.11	0.16	68	0.06	0.22	53	0.03	0.26	45	
	Nonaccrual.....		0.06	0.52	8	0.08	0.76	7	0.04	0.46	8	0.05	0.57	5	0.09	0.69	8	
Commercial and industrial	30–89 days past due		0.42	0.24	77	0.12	0.23	42	0.58	0.31	81	1.41	0.30	98	0.83	0.32	89	
	90+ days past due		0.04	0.04	73	0.07	0.03	77	0.06	0.05	68	0.02	0.05	56	0.01	0.05	49	
	Nonaccrual.....		0.21	0.57	23	0	0.75	3	0.34	0.83	25	0.01	0.76	7	0.04	0.93	10	
Individuals	30–89 days past due		0.28	0.63	31	0.28	0.83	20	0.38	0.83	26	0.38	0.84	27	0.36	0.97	21	
	90+ days past due		0.18	0.09	78	0.26	0.14	79	0.28	0.17	76	0.29	0.16	76	0.26	0.19	70	
	Nonaccrual.....		0	0.17	11	0	0.28	9	0	0.17	25	0	0.23	18	0.04	0.24	30	
Depository institution loans	30–89 days past due			0.01			0			0			0				0	
	90+ days past due			0			0			0			0				0.05	
	Nonaccrual.....			0			0			0			0				0	
Agricultural	30–89 days past due			0.07			0.17			0	0.24	26	0	0.17	27	0	0.17	25
	90+ days past due			0			0			0	0	42	0	0	43	0	0	41
	Nonaccrual.....			0.70			0.49			0	0.67	22	0	0.75	23	0	0.96	20
Foreign governments	30–89 days past due			0.50			0			0.07			0.01				0	
	90+ days past due			0			0			0			0				0	
	Nonaccrual.....			0.15			0.09			0.03			0.06				0.06	
Other loans and leases	30–89 days past due		0.12	0.12	70	0.07	0.18	54	0.08	0.20	49	0.13	0.17	61	0.12	0.20	61	
	90+ days past due		0.81	0.01	98	0.64	0.01	98	0.46	0.01	97	0.64	0.01	98	0.20	0.02	92	
	Nonaccrual.....		0	0.09	21	0	0.15	19	0	0.13	15	0	0.14	17	0	0.10	18	

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

Past Due and Nonaccrual Loans and Leases—Continued

		12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017		
		BHC	Peer # 1	Pct												
Memoranda																
1–4 family	30–89 days past due	0.08	0.46	4	0.58	0.65	58	0.46	0.67	40	0.59	0.71	52	0.10	0.74	5
	90+ days past due	0.05	0.24	59	0.06	0.33	57	0.09	0.31	59	0.09	0.46	53	0.03	0.49	39
	Nonaccrual	0.02	0.71	3	0.04	0.89	4	0.05	0.73	1	0.05	0.86	2	0.07	0.97	6
Revolving	30–89 days past due	0.43	0.28	71	0.59	0.48	63	0.80	0.45	83	0.81	0.50	79	0.30	0.61	26
	90+ days past due	0.04	0.02	80	0.18	0.03	90	0.07	0.05	75	0.03	0.05	60	0.01	0.07	49
	Nonaccrual	0	1.18	6	0	1.13	5	0	1	5	0.02	1.17	9	0	1.17	12
Closed-end	30–89 days past due	0.06	0.49	5	0.58	0.65	55	0.43	0.70	37	0.57	0.75	48	0.09	0.79	6
	90+ days past due	0.05	0.26	59	0.06	0.38	57	0.09	0.35	59	0.09	0.53	54	0.03	0.57	41
	Nonaccrual	0.02	0.67	3	0.04	0.87	4	0.05	0.70	4	0.05	0.84	3	0.07	0.96	7
Junior lien	30–89 days past due	0	0.01	32	0.03	0.02	73	0.01	0.02	33	0.01	0.03	37	0	0.03	21
	90+ days past due	0	0	36	0	0	73	0	0	29	0	0	50	0	0	50
	Nonaccrual	0	0.03	21	0	0.04	19	0.01	0.04	23	0	0.06	20	0.01	0.07	26
Commercial real estate	30–89 days past due	0.79	0.15	96	0.56	0.26	82	0.79	0.18	95	0.71	0.17	95	0.16	0.18	52
	90+ days past due	0	0.01	62	0.04	0.02	82	0.15	0.03	90	0.01	0.03	60	0.03	0.04	68
	Nonaccrual	0.11	0.38	21	0.15	0.62	14	0.03	0.23	14	0.06	0.28	21	0.13	0.34	29
Construction and development	30–89 days past due	1.92	0.17	96	1.16	0.28	89	1.70	0.28	93	1.06	0.21	93	0.51	0.23	75
	90+ days past due	0	0.01	38	0.02	0.01	85	0.64	0.02	98	0.04	0.02	79	0.13	0.03	87
	Nonaccrual	0	0.20	15	0	0.41	11	0	0.20	26	0	0.19	26	0	0.24	19
1–4 family	30–89 days past due	0.41	0.02	97	0.61	0.03	98	0.69	0.06	98	0.72	0.06	98	0.22	0.07	86
	90+ days past due	0	0	44	0	0	42	0	0	41	0	0	43	0.13	0	97
	Nonaccrual	0	0.01	32	0	0.03	27	0	0.02	30	0	0.02	28	0	0.03	28
Other	30–89 days past due	1.51	0.13	94	0.55	0.22	81	1.01	0.20	91	0.34	0.13	81	0.29	0.13	82
	90+ days past due	0	0	41	0.02	0	90	0.64	0.01	98	0.04	0.02	81	0	0.02	29
	Nonaccrual	0	0.16	18	0	0.35	12	0	0.17	30	0	0.15	31	0	0.18	22
Multifamily	30–89 days past due	1.02	0.07	96	0	0.09	22	0	0.08	19	1.88	0.10	98	0	0.07	21
	90+ days past due	0	0	46	0	0	45	0	0	41	0	0.01	39	0	0.01	36
	Nonaccrual	0	0.17	21	0	0.11	20	0	0.05	21	0	0.08	23	0	0.10	16
Nonfarm non-residential	30–89 days past due	0.37	0.13	85	0.49	0.23	80	0.62	0.14	95	0.23	0.17	68	0.04	0.17	20
	90+ days past due	0	0.01	70	0.05	0.02	84	0	0.03	22	0	0.03	50	0	0.04	20
	Nonaccrual	0.18	0.45	31	0.24	0.80	22	0.06	0.28	15	0.11	0.30	26	0.21	0.38	34
Owner Occupied	30–89 days past due	0.26	0.04	96	0.26	0.07	92	0.17	0.07	88	0.03	0.09	28	0.02	0.07	25
	90+ days past due	0	0	81	0.05	0	92	0	0.01	26	0	0.01	25	0	0.02	23
	Nonaccrual	0	0.17	5	0	0.27	5	0.05	0.16	28	0	0.17	6	0.01	0.21	16
Other	30–89 days past due	0.10	0.08	78	0.23	0.14	73	0.44	0.07	95	0.20	0.07	85	0.02	0.09	31
	90+ days past due	0	0	37	0	0.01	33	0	0.01	30	0	0.01	64	0	0.02	25
	Nonaccrual	0.18	0.23	55	0.24	0.44	44	0.01	0.10	20	0.11	0.13	59	0.20	0.14	66
Farmland	30–89 days past due	0	0.10	31	0	0.11	30	0	0.23	23	0	0.25	23	0	0.27	22
	90+ days past due	0	0	45	0	0	45	0	0.01	42	0	0.01	42	0	0.06	38
	Nonaccrual	0	0.69	23	0	1.13	19	0	0.84	19	0	1.23	19	0	1.07	21
Credit card	30–89 days past due	0.30	0.81	18	0.28	0.95	20	0.37	1.19	14	0.33	1.22	15	0.38	1.08	13
	90+ days past due	0.20	0.45	36	0.32	0.63	33	0.35	0.78	35	0.36	0.73	36	0.33	0.75	31
	Nonaccrual	0	0.10	36	0	0.05	37	0	0.11	35	0	0.09	36	0	0.08	35

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

Regulatory Capital Components and Ratios

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017										
Common Equity Tier 1 Capital															
Common stock plus related surplus	155,170	132,523	108,517	87,648	78,736										
Retained earnings	1,892,532	1,749,199	1,674,718	1,554,179	1,407,796										
Accumulated other comprehensive income (AOCI)	-32,542	58,979	38,319	23,180	31,846										
Common equity tier 1 minority interest	0	0	0	0	0										
Common equity tier 1 capital before adjustments/deductions	2,015,160	1,940,701	1,821,554	1,665,007	1,518,378										
Common Equity Tier 1 Capital: Adjustments/Deductions															
Less: Goodwill, intangible assets, and deferred tax assets	12,916	13,022	13,128	13,233	13,199										
Accumulated other comprehensive income-related adjustments	-32,542	58,979	38,319	23,180	31,846										
Other deductions from common equity tier 1 capital	0	0	0	0	0										
Subtotal:	2,034,786	1,868,700	1,770,107	1,628,594	1,473,333										
Adjustments and deductions for common equity tier 1 capital	0	0	0	0	0										
Common equity tier 1 capital	2,034,786	1,868,700	1,770,107	1,628,594	1,473,333										
Additional Tier 1 Capital															
Additional tier 1 capital instruments and related surplus	20,302	21,730	21,535	50,380	62,862										
Non-qualifying capital instruments	0	0	0	0	0										
Tier 1 minority interest not included in common equity tier 1 capital	0	0	0	0	0										
Additional tier 1 capital before deductions	20,302	21,730	21,535	50,380	62,862										
Less: Additional tier 1 capital deductions	0	0	0	0	0										
Additional tier 1 capital	20,302	21,730	21,535	50,380	62,862										
Tier 1 Capital															
Tier 2 Capital															
Tier 2 capital instruments and related surplus	0	0	0	0	0										
Non-qualifying capital instruments	0	0	0	0	0										
Total capital minority interest not included in tier 1 capital	0	0	0	0	0										
Allowance for loan and lease losses in tier 2 capital	156,337	148,157	113,806	104,500	100,901										
Exited advanced approach eligible credit reserves															
Unrealized gains on AFS preferred stock classified as equity					0										
Tier 2 capital before deductions	156,337	148,157	113,806	104,500	100,901										
Exited advanced approach tier 2 capital before deductions															
Less: Tier 2 capital deductions	0	0	0	0	0										
Tier 2 capital	156,337	148,157	113,806	104,500	100,901										
Exited advanced approach tier 2 capital															
Total capital	2,211,425	2,038,587	1,905,448	1,783,474	1,637,096										
Exited advanced approach total capital															
Total Assets for Capital Ratios															
Average total consolidated assets, adjusted	27,969,169	23,816,650	19,675,376	18,459,531	17,396,702										
Less: Deductions from common equity tier 1 capital	12,916	13,022	13,128	13,233	13,199										
Less: Other deductions	0	0	0	0	0										
Total assets for leverage ratio	27,956,253	23,803,628	19,662,248	18,446,298	17,383,503										
Total risk-weighted assets	14,313,118	11,846,360	10,727,020	10,093,243	9,614,451										
Exited advanced approach total RWA															
Capital Ratios															
Common equity tier 1 capital, column A	BHC 14.22	Peer # 1 12.37	Pct 79	BHC 15.77	Peer # 1 12.35	Pct 86	BHC 16.50	Peer # 1 12.11	Pct 90	BHC 16.14	Peer # 1 12.09	Pct 86	BHC 15.32	Peer # 1 12.16	Pct 81
Common equity tier 1 capital, column B	0	0.29	46	0	0.30	46	0	0.29	46	0	0.52	45	0	0.44	45
Tier 1 capital, column A	14.36	13.11	73	15.96	13.08	84	16.70	12.78	88	16.63	12.85	86	15.98	12.95	84
Tier 1 capital, column B	0	0.34	46	0	0.34	46	0	0.34	46	0	0.60	45	0	0.51	45
Total capital, column A	15.45	14.91	64	17.21	15.23	82	17.76	14.36	86	17.67	14.45	85	17.03	14.63	81
Total capital, column B	0	0.37	46	0	0.39	46	0	0.38	46	0	0.67	45	0	0.57	45
Tier 1 leverage	7.35	8.98	13	7.94	9.13	14	9.11	9.76	37	9.10	9.71	34	8.84	9.53	27
Supplementary leverage ratio, advanced approaches HCs		6.71			8.72			7.41			7.31			6.58	

Insurance and Broker-Dealer Activities

Dollar Amount in Thousands	12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017			Percent Change	
																1-Year	5-Year
Insurance Activities																	
Total insurance underwriting assets		0			0			0			0			0			
Total property and casualty assets		0			0			0			0			0			
Reinsurance recoverables (P/C)																	
Total life and health assets		0			0			0			0			0			
Reinsurance recoverables (L/H)																	
Separate account assets (L/H)		0			0			0			0			0			
Total insurance underwriting equity		0			0			0			0			0			
Total property and casualty equity		0			0			0			0			0			
Total life and health equity		0			0			0			0			0			
Total insurance underwriting net income		0			0			0			0			0			
Total property and casualty		0			0			0			0			0			
Total life and health		0			0			0			0			0			
Claims and claims adjusted expense reserves (P/C)		0			0			0			0			0			
Unearned premiums (P/C)		0			0			0			0			0			
Policyholder benefit and contractholder funds (L/H)		0			0			0			0			0			
Separate account liabilities (L/H)		0			0			0			0			0			
Insurance activities revenue		0			0			0			0			0			
Other insurance activities income		0			0			0			0			0			
Insurance and reinsurance underwriting income		0			0			0			0			0			
Premiums		0			0			0			0			0			
Credit related insurance underwriting		0			0			0			0			0			
Other insurance underwriting		0			0			0			0			0			
Insurance benefits, losses, expenses		0			0			0			0			0			
Net assets of insurance underwriting subsidiaries		0			0			0			0			0			
Life insurance assets		349,685			342,745			325,116			257,065			249,482		2.02	45.21

	12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017						
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct													
Analysis Ratios																			
Insurance underwriting assets / Consolidated assets	0	0	40	0	0	39	0	0.01	37	0	0.01	36	0	0.01	35				
Insurance underwriting assets (P/C) / Total insurance underwriting assets	53.11			53.67			51.47			56.12			52.23						
Insurance underwriting assets (L/H) / Total insurance underwriting assets	46.89			46.33			48.53			43.88			47.77						
Separate account assets (L/H) / Total life assets	13.40			11.24			7.26			8.53			2.52						
Insurance activities revenue / Adjusted operating income	0	0.36	11	0	0.41	11	0	0.47	11	0	0.47	10	0	0.55	9				
Premium income / Insurance activities revenue		2.76			2.84			7.32			4.86			4.64					
Credit related premium income / Total premium income	32.99			38.23			34.91			44.54			43.04						
Other premium income / Total premium income	67.01			61.77			65.09			55.46			56.96						
Insurance underwriting net income / Consolidated net income	0	0.02	44	0	0.03	44	0	0.08	39	0	0.08	42	0	0.04	43				
Insurance net income (P/C) / Equity (P/C)	23.22			15.59			19.86			15.64			5.74						
Insurance net income (L/H) / Equity (L/H)	4.49			3.62			5.13			1.99			-2.99						
Insurance benefits, losses, expenses / Insurance premiums	927.51			447.82			233.61			160.49			127.33						
Reinsurance recovery (P/C) / Total assets (P/C)		0.07			0.07			0.15			0.17			0.48					
Reinsurance recovery (L/H) / Total assets (L/H)		0			0			0.15			2.31			0					
Net assets of insurance underwriting subsidiaries / Consolidated assets	0	0	44	0	0	44	0	0	42	0	0	42		0	0	41			
Life insurance assets / Tier 1 capital + allowance for loan and lease losses	15.85	12	62	16.80	11.03	74	17.10	11.51	72	14.45	10.22	62	15.28	9.84	70				
Broker-Dealer Activities																			
Net assets of broker-dealer subsidiaries (\$000)		0			0			0			0			0			0		
Net assets of broker-dealer subsidiaries / Consolidated assets		0	0.46	37	0	0.75	37	0	1.39	34	0	1.79	34	0	1.54	32			

Foreign Activities

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017
Foreign Activities					
Total foreign loans and leases	122,041	133,368	144,344	157,930	161,899
Real estate loans.....	122,041	133,351	144,344	157,930	161,891
Commercial and industrial loans	0	17	0	0	8
Loans to depository institutions and other banks acceptances	0	0	0	0	0
Loans to foreign governments and institutions	0	0	0	0	0
Loans to individuals	0	0	0	0	0
Agricultural loans.....	0	0	0	0	0
Other foreign loans.....	0	0	0	0	0
Lease financing receivables.....	0	0	0	0	0
Debt securities	0	0	0	0	0
Interest-bearing bank balances	0	0	0	0	0
Total selected foreign assets	122,041	133,368	144,344	157,930	161,899
Total foreign deposits	0	0	0	0	0
Interest-bearing deposits	0	0	0	0	0
Non-interest-bearing deposits.....	0	0	0	0	0

	BHC	Peer # 1	Pct												
Analysis Ratios															
Yield: Foreign loans	0	0.66	33	0	0.87	31	0	1.25	31	0	1.17	30	0	1.08	28
Cost: Interest-bearing deposits.....		0.14			0.42			1.19			0.97			0.51	
Net Losses as a Percent of Foreign Loans by Type															
Real estate loans		0.20			5.18			27.03			27.29			67.99	
Commercial and industrial loans		0.79			0.64			0.29			1.53			2.12	
Foreign governments and institutions		0			0			0			0			0	
Growth Rates															
Net loans and leases.....	-8.49	6.83	34	-7.60	-2.40	42	-8.60	22.48	31	-2.45	7.24	34	14.08	21.19	72
Total selected assets.....	-8.49	9.48	28	-7.60	2.04	33	-8.60	12.40	29	-2.45	3.24	38	14.08	21.86	65
Deposits		0.73			3.46			10.36			5			-0.77	

Servicing, Securitization and Asset Sale Activities—Part 1

Activity	Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017	Percent Change	
		1-Year	5-Year					
Securitization activities.....		0	0	0	0	0	0	
1–4 family residential loans		0	0	0	0	0	0	
Home equity lines		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Auto loans.....		0	0	0	0	0	0	
Commercial and industrial loans		0	0	0	0	0	0	
All other loans and leases.....		0	0	0	0	0	0	
Retained credit exposure.....		0	0	0	0	0	0	
1–4 family residential loans		0	0	0	0	0	0	
Home equity lines		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Auto loans.....		0	0	0	0	0	0	
Commercial and industrial loans		0	0	0	0	0	0	
All other loans and leases.....		0	0	0	0	0	0	
Unused commitments to provide liquidity (servicer advance).....		0	0	0	0	0	0	
Seller's interest carried as securities and loans		0	0	0	0	0	0	
Home equity lines		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Commercial and industrial loans		0	0	0	0	0	0	
Asset-backed commercial paper conduits.....		0	0	0	0	0	0	
Credit exposure from credit enhancements provided to conduit structures		0	0	0	0	0	0	
Liquidity commitments provided to conduit structures		0	0	0	0	0	0	
Activity as a Percent of Total Assets								
Securitization activities.....		0	0	0	0	0	0	
1–4 family residential loans		0	0	0	0	0	0	
Home equity lines		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Auto loans.....		0	0	0	0	0	0	
Commercial and Industrial loans		0	0	0	0	0	0	
All other loans and leases.....		0	0	0	0	0	0	
Asset-backed commercial paper conduits.....		0	0	0	0	0	0	
Credit exposure from credit enhancements provided to conduit structures		0	0	0	0	0	0	
Liquidity commitments provided to conduit structures		0	0	0	0	0	0	
Percent of Total Managed Assets (On balance-sheet loans and securitized loans)								
1–4 family residential loans								
Home equity lines								
Credit card receivables.....								
Auto loans and other consumer loans.....								
Commercial and industrial loans								
All other loans and leases.....								

Servicing, Securitization and Asset Sale Activities—Part 2

	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017
Percent of Total Securitization Activities by Type					
Retained credit exposure.....					
1–4 family residential loans.....					
Home equity lines.....					
Credit card receivables.....					
Auto loans.....					
Commercial and industrial loans.....					
All other loans and leases.....					
Unused commitments to provide liquidity (servicer advance).....					
Seller's interest carried as securities and loans					
Home equity lines.....					
Credit card receivables.....					
Commercial and industrial loans					
Percent of Tier 1 Capital					
Total retained credit exposure.....	0	0	0	0	0
Total retained credit exposure and asset sale credit exposure	0.31	0.35	0.35	0.27	0.18
Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017
					Percent Change
					1-Year 5-Year
30–89 Days Past Due Securitized Assets					
1–4 family residential loans	0	0	0	0	0
Home equity lines.....	0	0	0	0	0
Credit card receivables.....	0	0	0	0	0
Auto loans	0	0	0	0	0
Commcial and industrial loans	0	0	0	0	0
All other loans and leases.....	0	0	0	0	0
Total 30–89 days past due securitized assets.....	0	0	0	0	0
90+ Days Past Due Securitized Assets					
1–4 family residential loans	0	0	0	0	0
Home equity lines.....	0	0	0	0	0
Credit card receivables.....	0	0	0	0	0
Auto loans	0	0	0	0	0
Commercial and industrial loans	0	0	0	0	0
All other loans and leases.....	0	0	0	0	0
Total 90+ days past due securitized assets	0	0	0	0	0
Total past due securitized assets.....	0	0	0	0	0
Net Losses on Securitized Assets					
1–4 family residential loans	0	0	0	0	0
Home equity lines.....	0	0	0	0	0
Credit card receivables.....	0	0	0	0	0
Auto loans	0	0	0	0	0
Commercial and industrial loans	0	0	0	0	0
All other loans and leases.....	0	0	0	0	0
Total net losses on securitized assets.....	0	0	0	0	0

Servicing, Securitization and Asset Sale Activities—Part 3

	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017
30–89 Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total 30–89 days past due securitized assets					
90+ Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans and other consumer loans					
Commercial and industrial loans					
All other loans and leases					
Total 90+ days past due securitized assets					
Total past due securitized assets percent of securitized assets					
Net Loss on Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total net losses on securitized assets					
30–89 Days Past Due Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Total managed loans past due 30–89 days					
90+ Days Past Due Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Total managed loans past due 90+ days					
Total Past Due Managed Assets					
Net Losses on Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Net Losses on Managed Assets Percent of Total Managed Assets					

Parent Company Income Statement

	Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017	Percent Change	
		1-Year	5-Year					
Operating Income								
Income from bank subsidiaries		171,771	198,713	216,382	169,255	128,548	-13.56	44.09
Dividends		155,000	181,400	200,500	155,000	115,000	-14.55	44.19
Interest		0	0	0	0	0		
Management and service fees		13,090	13,559	12,029	10,387	9,680	-3.46	40.29
Other income		3,681	3,754	3,853	3,868	3,868	-1.94	54.53
Income from nonbank subsidiaries		0	0	13	114	141		-100.00
Dividends		0	0	13	114	141		-100.00
Interest		0	0	0	0	0		
Management and service fees		0	0	0	0	0		
Other income		0	0	0	0	0		
Income from subsidiary holding companies								
Dividends								
Interest								
Management and service fees								
Other income								
Total income from subsidiaries		171,771	198,713	216,395	169,369	128,689	-13.56	43.92
Securities gains (losses)		0	0	0	0	0		
Other operating income		3,670	1,740	1,369	1,132	1,857	110.92	414.73
Total operating income		175,441	200,453	217,764	170,501	130,546	-12.48	46.12
Operating Expenses								
Personnel expenses		40,937	36,550	33,507	31,104	26,431	12.00	42.37
Interest expense		64	89	89	100	223	-28.09	-79.81
Other expenses		22,346	22,493	25,477	26,306	24,240	-0.65	2.63
Provision for loan and lease losses		0	0	0	0	0		
Total operating expenses		63,347	59,132	59,073	57,510	50,894	7.13	24.59
Income (loss) before taxes		112,094	141,321	158,691	112,991	79,652	-20.68	61.93
Applicable income taxes (credit)		-12,422	-11,702	-11,641	-11,146	-16,548		
Extraordinary items						0		
Income before undistributed income of subsidiaries		124,516	153,023	170,332	124,137	96,200	-18.63	47.12
Equity in undistributed income of subsidiaries		184,913	84,665	100,468	146,979	116,360	118.41	74.46
Bank subsidiaries		184,913	84,665	100,468	146,979	116,360	118.41	74.46
Nonbank subsidiaries		0	0	0	0	0		
Subsidiary holding companies		0	0	0	0	0		
Net income (loss)		309,429	237,688	270,800	271,116	212,560	30.18	62.32
Memoranda								
Bank net income		339,913	266,065	300,968	301,979	231,360	27.76	59.21
Nonbank net income		0	0	13	114	141		-100.00
Subsidiary holding companies' net income		0	0	0	0	0		

Parent Company Balance Sheet

	Dollar Amount in Thousands	12/31/2021	% of Total Assets	12/31/2020	% of Total Assets	12/31/2019	% of Total Assets	12/31/2018	12/31/2017	Percent Change	
										1-Year	5-Year
Assets											
Investment in bank subsidiaries		1,957,880	92.83	1,862,545	91.75	1,758,993	92.22	1,642,568	1,507,299	5.12	41.16
Common and preferred stock		1,915,214	90.81	1,821,855	89.74	1,716,605	90	1,600,907	1,469,534	5.12	41.17
Excess cost over fair value		0	0	0	0	0	0	0	0	0	
Loans, advances, notes, and bonds		0	0	0	0	0	0	0	0	0	
Other receivables		42,666	2.02	40,690	2	42,388	2.22	41,661	37,765	4.86	40.39
Investment in nonbank subsidiaries		0	0	0	0	0	0	949	1,580	-100.00	
Common and preferred stock		0	0	0	0	0	0	928	1,546	-100.00	
Excess cost over fair value		0	0	0	0	0	0	0	0	0	
Loans, advances, notes, and bonds		0	0	0	0	0	0	0	0	0	
Other receivables		0	0	0	0	0	0	21	34	-100.00	
Investment in subsidiary holding companies		0	0	0	0	0	0	0	0	0	
Common and preferred stock		0	0	0	0	0	0	0	0	0	
Excess cost over fair value		0	0	0	0	0	0	0	0	0	
Loans, advances, notes, and bonds		0	0	0	0	0	0	0	0	0	
Other receivables		0	0	0	0	0	0	0	0	0	
Assets Excluding Investment in Subsidiaries											
Net loans and leases		9,222	0.44	9,877	0.49	9,173	0.48	7,645	0	-6.63	
Securities		0	0	0	0	0	0	0	0	0	
Securities purchased (reverse repos)		0	0	0	0	0	0	0	0	0	
Cash and due from affiliated depository institution		68,555	3.25	83,600	4.12	63,713	3.34	50,784	59,757	-18.00	6.15
Cash and due from unrelated depository institution		2,000	0.09	2,000	0.10	2,000	0.10	3,000	3,000	0.00	-33.33
Premises, furnishings, fixtures and equipment		47,262	2.24	50,513	2.49	54,005	2.83	57,268	57,288	-6.44	-18.00
Intangible assets		6,322	0.30	6,322	0.31	6,322	0.33	6,322	6,322	0.00	0.00
Other assets		17,907	0.85	15,247	0.75	13,111	0.69	10,490	12,300	17.45	80.66
Balance due from subsidiaries and related institutions		0	0	0	0	0	0	0	0	0	
Total assets		2,109,148	100.00	2,030,104	100.00	1,907,317	100.00	1,779,026	1,647,546	3.89	37.85
Liabilities and Capital											
Deposits		0	0	0	0	0	0	0	0	0	
Securities sold (repos)		0	0	0	0	0	0	0	0	0	
Commercial paper		0	0	0	0	0	0	0	0	0	
Other borrowings 1 year or less		0	0	0	0	0	0	0	2,500		
Borrowings with maturity over 1 year		0	0	0	0	0	0	0	0	-100.00	
Subordinated notes and debentures		0	0	0	0	0	0	0	0	0	
Other liabilities		52,571	2.49	45,962	2.26	41,773	2.19	39,271	38,078	14.38	54.29
Balance due to subsidiaries and related institutions		21,115	1	21,711	1.07	22,455	1.18	54,367	75,727	-2.75	-72.34
Total liabilities		73,686	3.49	67,673	3.33	64,228	3.37	93,638	116,305	8.89	-37.51
Equity Capital		2,035,462	96.51	1,962,431	96.67	1,843,089	96.63	1,685,388	1,531,241	3.72	44.14
Perpetual preferred stock (income surplus)		20,302	0.96	21,730	1.07	21,535	1.13	20,380	12,862	-6.57	78.18
Common stock		112,579	5.34	90,073	4.44	70,317	3.69	55,432	49,598	24.99	124.17
Common surplus		42,591	2.02	42,450	2.09	38,200	2	32,217	29,139	0.33	84.05
Retained earnings		1,892,532	89.73	1,749,199	86.16	1,674,718	87.80	1,554,179	1,407,796	8.19	46.46
Accumulated other comprehensive income		-32,542	-1.54	58,979	2.91	38,319	2.01	23,180	31,846		
Other equity capital components		0	0	0	0	0	0	0	0	0	
Total liabilities and equity capital		2,109,148	100.00	2,030,104	100.00	1,907,317	100.00	1,779,026	1,647,546	3.89	37.85
Memoranda											
Loans and advances from bank subsidiaries		20,945	0.99	21,697	1.07	22,415	1.18	23,104	23,763	-3.47	-14.14
Loans and advances from nonbank subsidiaries		0	0	0	0	0	0	30,928	51,546		-100.00
Notes payable to subsidiaries that issued TPS		0	0	0	0	0	0	30,000	50,000		-100.00
Loans and advances from subsidiary holding companies		0	0	0	0	0	0	0	0	0	
Subordinated and long-term debt 1 year or less		0	0	0	0	0	0	0	0	0	
Guaranteed loans to banks, nonbanks, and holding companies		0	0	0	0	0	0	0	0	0	

Parent Company Analysis—Part 1

	12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017		
	BHC	Peer # 1	Pct												
Profitability															
Net income / Average equity capital	15.96	11.94	83	12.85	7.29	89	15.28	9.68	93	17.16	10.40	94	14.41	7.61	94
Bank net income / Average equity investment in banks	18.28	11.80	88	15.13	7.45	93	18	10.51	90	20.01	11.19	93	16.28	8.74	90
Nonbank net income / Average equity investment in nonbanks		13.12			9.75		7	7.89	61	8.78	7.10	66	9.12	4.73	68
Subsidiary HCs net income / Average equity investment in sub HCs		10.11			7.01			8.55			8.78			6.82	
Bank net income / Parent net income	109.85	96.79	89	111.94	88.16	85	111.14	82.22	88	111.38	82.56	92	108.84	80.64	79
Nonbank net income / Parent net income	0	3.40	15	0	3.59	14	0	5.93	22	0.04	3.78	31	0.07	7.76	30
Subsidiary holding companies' net income / Parent net income		65.35			68.34			74			72.48			82.97	
Leverage															
Total liabilities / Equity capital	3.62	16.81	20	3.45	20.06	17	3.48	20.43	18	5.56	20.88	26	7.60	19.94	33
Total debt / Equity capital	0	11.71	11	0	14.41	10	0	14.31	13	0	14.69	15	0.16	13.95	29
Total debt + notes payable to subs that issued TPS / Equity capital	0	13.63	8	0	16.67	6	0	16.36	7	1.78	17.10	18	3.43	16.10	24
Total debt + Loans guaranteed for affiliate / Equity capital	0	11.77	11	0	14.68	10	0	14.56	13	0	15.14	15	0.16	14.35	29
Total debt / Equity capital – excess over fair value	0	11.81	11	0	14.52	10	0	14.51	13	0	14.81	15	0.16	14.10	29
Long-term debt / Equity capital	0	10.95	12	0	13.56	10	0	13.04	13	0	13.37	15	0	12.69	16
Short-term debt / Equity capital	0	0.57	38	0	0.77	38	0	1.02	36	0	1.14	37	0.16	1.07	74
Current portion of long-term debt / Equity capital	0	0.06	41	0	0.06	40	0	0.05	40	0	0.14	39	0	0.27	40
Excess cost over fair value / Equity capital	0	0.05	41	0	0.08	39	0	0.12	38	0	0.12	39	0	0.17	38
Long-term debt / Consolidated long-term debt	0	39.86	10	0	34.67	10	0	28.44	13	0	28.63	14	0	26.93	15
Double Leverage															
Equity investment in subs / Equity capital	94.09	103.22	7	92.84	102.81	7	93.14	103.22	7	95.04	103.10	12	96.07	102.10	21
Total investment in subs / Equity capital	96.19	108.40	6	94.91	110.16	5	95.44	111.07	3	97.52	112.48	10	98.54	111.30	16
Equity investment in subs / Equity cap, Qual TPS + other PS in T1															
Total investment in subs / Equity cap, Qual TPS + other PS in T1															
Double Leverage Payback															
Equity investment in subs – equity cap / Net income (X)	-0.39	0.29	11	-0.59	0.47	11	-0.47	0.36	11	-0.31	0.35	17	-0.28	0.52	23
Equity investment in subs – equity cap / Net income-div (X)		1.05			1.82			1.22			1.22			2.64	
Coverage Analysis															
Operating income-tax + noncash / Operating expenses + dividends	87.98	152.85	20	101.81	136.59	32	126.15	177.68	33	126.29	162.34	40	113.10	141.81	38
Cash from ops + noncash items + op expense / Op expense + dividend	95.57	154.48	21	111.47	147.24	35	135.18	190.27	32	135.02	174.91	33	122.39	148.20	44
Adjusted cash flow / Operating expenses + repaid long-term debt + dividends	94.91	98.54	39	111.40	134.08	47	107.77	116.34	48	97.81	103.19	42	99.64	92.33	47
Pretax operating income + interest expense / Interest expense	75,246.88	1,835.33	99	58,887.64	2,016.32	99	78,404.49	1,968.54	98	113,091	2,898.75	97	35,818.39	1,909.25	98
Pretax op inc + interest expense + trust pref / Interest expense + trust pref	75,246.88	1,770.77	99	58,887.64	1,539.23	99	30,617.50	1,632.83	96	2,986.84	1,369.37	85	1,720.92	1,547.94	73
Dividends + interest from subsidiaries / Interest expense + dividends	100.18	174.12	23	118.09	150.43	41	158.14	210.80	38	171.20	188.90	46	138.37	172.51	47
Fees + other income from subsidiaries / Salary + other expenses	26.50	11.92	78	29.32	13.95	75	26.93	16.52	72	24.83	16.08	68	26.74	16.39	69
Net income / Current part of long-term debt + preferred dividends (X)	503.96	47.61	93	394.18	35.64	93	485.30	57.11	92	537.93	33.93	96	464.10	24.63	96
Other Ratios															
Net assets that reprice within 1 year / Total assets	3.72	3.44	56	4.86	3.85	63	4.29	2.64	69	3.89	2.61	61	4.41	3.24	63
Past Due and Nonaccrual as a Percent of Loans and Leases															
90+ days past due	0	0.17	46	0	0.10	46	0	0.04	43	0	0.24	47		0.10	
Nonaccrual	0	0.92	42	0	1.03	40	0	0.54	40	0	6.54	38		7.38	
Total	0	1.09	39	0	1.13	37	0	0.58	34	0	6.78	36		7.48	
Guaranteed Loans as a Percent of Equity Capital															
To bank subsidiaries	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
To nonbank subsidiaries	0	0.02	46	0	0.05	46	0	0.10	46	0	0.24	44	0	0.17	45
To subsidiary holding companies	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
Total	0	0.02	46	0	0.05	46	0	0.10	46	0	0.25	44	0	0.17	45
As a Percent of Consolidated Holding Company Assets															
Nonbank assets of nonbank subsidiaries	0	1.76	16	0	2.66	14	0	5.62	12	0	5.50	12	0	5.68	12
Combined thrift assets (reported only by bank holding companies)	0	0	50	0	0	49	0	0	50	0	0	50	0	0	50
Combined foreign nonbank subsidiary assets	0	0.06	40	0	0.08	38	0	0.19	36	0	0.21	36	0	0.13	35

Parent Company Analysis—Part 2

	12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017			
	BHC	Peer # 1	Pct													
Payout Ratios — Parent																
Dividends declared / Income before undistributed income.....	124.21	66.37	88	100.33	81.10	73	74.39	57.84	72	72.91	57.26	68	86.27	68.72	70	
Dividends declared / Net income	49.98	28.27	90	64.59	42.29	83	46.79	33.08	77	33.38	27.33	62	39.04	31.29	61	
Net income – dividends / Average equity.....	7.98	8.62	48	4.55	4.14	55	8.13	6.46	72	11.43	7.33	89	8.78	5.03	87	
Percent of Dividends Paid																
Dividends from bank subsidiaries	100.22	155.92	28	118.16	132.17	47	158.24	178.13	46	171.26	157.73	52	138.57	130.71	58	
Dividends from nonbank subsidiaries	0	4.90	22	0	3.41	23	0.01	7.53	38	0.13	7.13	50	0.17	12.57	48	
Dividends from subsidiary holding companies.....	0	5.91	45	0	4.85	44	0	21.40	42	0	16.86	42	0	18.99	42	
Dividends from all subsidiaries	100.22	203.53	19	118.16	174.85	32	158.25	260.40	32	171.39	215.26	40	138.74	196.35	41	
Payout Ratios — Subsidiaries:																
Percent of Bank Net Income																
Dividends from bank subsidiaries	45.60	45.96	45	68.18	60.28	57	66.62	66.55	50	51.33	60.71	43	49.71	59	42	
Interest income from bank subsidiaries.....	0	0.11	24	0	0.36	20	0	0.54	18	0	0.52	18	0	0.76	17	
Management and service fees from bank subsidiaries	3.85	0.88	85	5.10	1.47	83	4	1.55	81	3.44	1.88	78	4.18	2.98	79	
Other income from bank subsidiaries.....	1.08	0	98	1.41	0	98	1.28	0	98	1.28	0	97	1.67	0.01	96	
Operating income from bank subsidiaries	50.53	51.33	49	74.69	62.88	60	71.90	69.36	51	56.05	63.43	44	55.56	62.82	42	
Percent of Nonbank Net Income																
Dividends from nonbank subsidiaries		62.63			56.39		100	82.95	65	100	51.40	79	100	102.35	71	
Interest income from nonbank subsidiaries.....		2.44			7.38		0	20.25	26	0	18.56	24	0	8.11	24	
Management and service fees from nonbank subsidiaries		0.37			0.86		0	1.92	38	0	2.96	38	0	0.85	36	
Other income from nonbank subsidiaries.....		0.07			0.16		0	1.06	43	0	0.15	48	0	0.81	43	
Operating income from nonbank subsidiaries		87.22			79.84		100	150.41	51	100	99.33	59	100	165.35	57	
Percent of Subsidiary Holding Companies' Net Income																
Dividends from subsidiary holding companies.....		38.10			43.51			61.23			48.56			59.89		
Interest income from subsidiary holding companies		5.26			8.40			6.54			3.95			2.71		
Management and service fees from subsidiary holding companies.....		0.73			0.44			0.36			0.43			0.56		
Other income from subsidiary holding companies.....		-0.40			0.01			0.29			0.01			0		
Operating income from subsidiary holding companies.....		58.37			55.20			76.49			61.19			64.33		
Dependence on Subsidiaries:																
Percent of Total Operating Income																
Dividends from bank subsidiaries	88.35	74.16	38	90.50	69.76	44	92.07	67.32	48	90.91	65.18	52	88.09	59.17	56	
Interest income from bank subsidiaries.....	0	0.23	23	0	0.63	20	0	0.80	18	0	0.92	18	0	0.94	17	
Management and service fees from bank subsidiaries	7.46	1.44	86	6.76	1.87	83	5.52	1.81	82	6.09	2.01	83	7.42	2.17	82	
Other income from bank subsidiaries.....	2.10	0.02	96	1.87	0.04	94	1.77	0.03	95	2.27	0.02	95	2.96	0.09	95	
Operating income from bank subsidiaries	97.91	83.13	46	99.13	82.20	64	99.37	78.80	69	99.27	74.20	62	98.47	69.23	67	
Dividends from nonbank subsidiaries	0	3.07	21	0	1.95	23	0.01	2.65	39	0.07	2.57	52	0.11	2.65	53	
Interest income from nonbank subsidiaries.....	0	0.18	36	0	0.73	36	0	1.19	30	0	2.32	29	0	2.79	27	
Management and service fees from nonbank subsidiaries	0	0.01	42	0	0.02	42	0	0.06	41	0	0.03	41	0	0.07	40	
Other income from nonbank subsidiaries.....	0	0.01	45	0	0.01	46	0	0.04	44	0	0.02	48	0	0.17	42	
Operating income from nonbank subsidiaries	0	4.67	14	0	4.70	16	0.01	7.29	23	0.07	7.64	33	0.11	9.99	33	
Dividends from subsidiary holding companies.....	0	2.10	45	0	2.53	44	0	4.52	43	0	5.15	42	0	5.49	42	
Interest income from subsidiary holding companies	0	0.01	45	0	0.11	44	0	0.20	44	0	0.37	43	0	0.13	45	
Management and service fees from subsidiary holding companies.....	0	0	48	0	0	49	0	0	49	0	0	49	0	0	49	
Other income from subsidiary holding companies.....	0	0	50	0	0	49	0	0	48	0	0	49	0	0	49	
Operating income from subsidiary holding companies.....	0	3.91	43	0	4.56	42	0	6.08	40	0	6.79	39	0	6.46	40	
Loans and advances from subsidiaries / Short term debt.....		158.10			135.13			83.37			87.87			3,012.36	83.68	96
Loans and advances from subsidiaries / Total debt		26.38			27.08			28.33			26.53			3,012.36	39.18	98